RIZQ & LAWFUL EARNINGS



DARUSSALAM
GLOBAL LEADER IN ISLAMIC BOOKS

الرِّزْقُ وَالْكَسْبُ الْحَلَالُ

Rizq and Lawful Earnings

No. in Series: 06

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Explanation of Symbols used

A Muslim is encouraged to utter certain phrases at the mention of Allaah, His Messengers, His Angels, the *sahaabah*, or other righteous Muslims. The phrases are presented below and the reader is advised to utter the complete phrase when he comes across any of these symbols or abbreviation:

Phrase	Mentioned With	Transliteration	Meaning
سبحانه وتعالى	Allaah's Name	*Subhaanahuu wa ta'aalaa*	Glorified and Exalted is He
ﷺ	Prophet Muhammad	*Sallallaahu 'alayhi wa sallam*	May the peace and blessing of Allaah be on him
عليه السلام	A Prophet or an Angel	*'Alayhis Salaam*	Peace be on him
رضي الله عنه	A Companion	*Radiyallaahu 'anhu*	May Allaah be pleased with him
رضي الله عنهم	More than two Companions	*Radiyallaahu 'anhum*	May Allaah be pleased with them
رحمه الله	A past scholar or righteous Muslim	*Rahimahullaah*	May Allaah have Mercy on him
رضي الله عنها	A female Companion	*Radiyallaahu 'anhaa*	May Allaah be pleased with her
عليهم الصلاة والسلام	Prophets or Angels	*'Alayhimus-salaat Wa-Salaam*	Peace be on them

Introduction

Naseehah (Advice) and its position in the Religion

All Praise is to Allaah, we praise Him, seek His help and His forgiveness. We seek refuge with Allaah from the evils of our souls and evils of our deeds. One whom Allaah guides none can lead him astray, and one whom He misguides, none can guide him. I bear witness that there is no god but Allaah, and I bear witness that Muhammad ﷺ is His Servant and His Messenger.

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ ٱتَّقُوا۟ ٱللَّهَ حَقَّ تُقَاتِهِۦ وَلَا تَمُوتُنَّ إِلَّا وَأَنتُم مُّسْلِمُونَ﴾

"O you who believe! Fear Allaah as He should be feared, and die not except in a state of Islaam." [*Aal Imraan* (3): 102]

﴿يَٰٓأَيُّهَا ٱلنَّاسُ ٱتَّقُوا۟ رَبَّكُمُ ٱلَّذِى خَلَقَكُم مِّن نَّفْسٍ وَٰحِدَةٍ وَخَلَقَ مِنْهَا زَوْجَهَا وَبَثَّ مِنْهُمَا رِجَالًا كَثِيرًا وَنِسَآءً ۚ وَٱتَّقُوا۟ ٱللَّهَ ٱلَّذِى تَسَآءَلُونَ بِهِۦ وَٱلْأَرْحَامَ ۚ إِنَّ ٱللَّهَ كَانَ عَلَيْكُمْ رَقِيبًا﴾

"O mankind! Be dutiful to your Lord, Who created you from a single person (Aadam), and from him (Aadam) He created his wife [Hawwa (Eve)], and from them both He created many men and women and fear Allaah through Whom you demand your mutual (rights), and (do not cut the relations of) the wombs (kinship). Surely, Allaah is Ever an All-Watcher over you." [*An-Nisaa'* (4): 1]

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ ٱتَّقُوا۟ ٱللَّهَ وَقُولُوا۟ قَوْلًا سَدِيدًا ۝ يُصْلِحْ لَكُمْ أَعْمَٰلَكُمْ وَيَغْفِرْ لَكُمْ ذُنُوبَكُمْ ۗ وَمَن يُطِعِ ٱللَّهَ وَرَسُولَهُۥ فَقَدْ فَازَ فَوْزًا عَظِيمًا﴾

"O you who believe! Keep your duty to Allaah and fear Him, and speak (always) the truth. He will direct you to do righteous good deeds and will forgive you your sins. And whosoever obeys Allaah and His

Messenger ﷺ he has indeed achieved a great achievement (i.e. he will be saved from the Hell-fire and made to enter Paradise).” [*Al-Ahzaab* (33): 70-71]

أَمَّا بَعْدُ، فَإِنَّ خَيْرَ الْحَدِيثِ كِتَابُ اللهِ، وَخَيْرَ الْهَدْيِ هَدْيُ مُحَمَّدٍ ﷺ، وَشَرَّ الْأُمُورِ مُحْدَثَاتُهَا ، وَكُلَّ مُحْدَثَةٍ بِدْعَةٌ، وَكُلَّ بِدْعَةٍ ضَلَالَةٌ،وَكُلَّ ضَلَالَةٍ فِي النَّارِ

As for what follows:

Verily the most truthful speech is the Word of Allaah and the best guidance is the guidance of Muhammad (peace and blessings of Allaah be upon him), and the worst of affairs are the newly-invented matters. Every newly-invented matter is an innovation, every innovation is a going astray and every going astray is in the Fire.[1]

Giving *Naseehah* Is A Characteristic of the Prophets

One of the major characteristics of the caller to Allaah ﷻ – indeed, it should be a major characteristic of the believer – is

[1] This is the famous *Khutbat Al-Haajah* which the Prophet ﷺ would recite whenever he was going to deliver a sermon, make a speech. See *‘Khutbat Al-Haajah’* of Shaykh Muhammad Naasirudeen Al-Albaanee (Al-Maktab Al-Islaamee, Damascus, 1980) for its authentication and further details.

that very important characteristic of giving advices. Being from the people of *Naseehah* or having the characteristic of being *'naasih'* is something that Allaah ﷻ has commanded this *Ummah* with. It is also one of the important characteristics that the Prophets came with.

Allaah informs us that when the people of Nuh عليه السلام accused him of being upon misguidance and error with their saying:

﴿إِنَّا لَنَرَىٰكَ فِي ضَلَٰلٖ مُّبِينٖ﴾

"Verily, we see you in plain error." [*Al-'A'raaf* (7): 60];

he rejected that and responded that he was giving them sincere advice:

﴿قَالَ يَٰقَوۡمِ لَيۡسَ بِي ضَلَٰلَةٞ وَلَٰكِنِّي رَسُولٞ مِّن رَّبِّ ٱلۡعَٰلَمِينَ ○ أُبَلِّغُكُمۡ رِسَٰلَٰتِ رَبِّي وَأَنصَحُ لَكُمۡ وَأَعۡلَمُ مِنَ ٱللَّهِ مَا لَا تَعۡلَمُونَ﴾

***"[Nuh (Noah)]* said: "O my people! There is no error in me, but I am a Messenger from the Lord of the *'Alameen* (mankind, jinns and all that exists)! I convey unto you the Messages of my Lord and give sincere advice to you. And I know from Allaah what you know not."** [*Al-'A'raaf* (7): 61-62]

Similarly, Allaah ﷻ tells us that when Hud عليه السلام began to call to Allaah; his people referred

to him as being upon 'foolishness':

﴿قَالَ ٱلْمَلَأُ ٱلَّذِينَ كَفَرُوا۟ مِن قَوْمِهِۦٓ إِنَّا لَنَرَىٰكَ فِى سَفَاهَةٍ وَإِنَّا لَنَظُنُّكَ مِنَ ٱلْكَٰذِبِينَ﴾

"The leaders of those who disbelieved among his people said: 'Verily, we see you in foolishness, and verily, we think you are one of the liars.'" [*Al-'A'raaf* (7): 66] -;

so he retorted and said:

﴿قَالَ يَٰقَوْمِ لَيْسَ بِى سَفَاهَةٌ وَلَٰكِنِّى رَسُولٌ مِّن رَّبِّ ٱلْعَٰلَمِينَ ۝ أُبَلِّغُكُمْ رِسَٰلَٰتِ رَبِّى وَأَنَا۠ لَكُمْ نَاصِحٌ أَمِينٌ﴾

"O my people! There is no foolishness in me, but (I am) a Messenger from the Lord of the *'Alameen* (mankind, jinns and all that exists)! I convey unto you the Messages of my Lord, and I am a trustworthy adviser (or well-wisher) for you." [*Al-A'raaf* (7): 67-68]

So there is no doubt that the characteristic of giving advice for the sake of Allaah – that is the characteristic of being *'Naasih'* – is from the characteristics of the Prophets, just as it should be with the callers to Allaah and all of the believers. So this affair of *Naseehah* is something, which is fundamental and a most important characteristic for every Muslim.

Jarir bin 'Abdullah ﷺ said: *"Amma B'adu* (now then), I went to the Prophet ﷺ and said, 'I give my pledge of allegiance to you for Islaam." The Prophet ﷺ conditioned (my pledge) for me to be sincere and true to every Muslim so I gave my pledge to him for this. By the Lord of this mosque! I am sincere and true to you (Muslims)."[2]

Also, Tamim Ad-Dari narrated: Allaah's Messenger ﷺ said three times:

الدِّينُ النَّصِيحَةُ

"The religion is Naseehah (sincere advice)." (Ad-Deen' Naseehah)

The people asked, "To whom?" The Prophet ﷺ replied:

لِلَّهِ وَلِكِتَابِهِ وَلِرَسُولِهِ مِثْلَهُ وَلِأَئِمَّةِ الْمُسْلِمِينَ وَالْمُؤْمِنِينَ وَعَامَّتِهِمْ

"To Allaah and to His Book and to His Messenger and to the leaders of the Muslims and the common folk (all the Muslims)."[3]

The Golden Advice Series

In response to the obligation of giving *Naseehah* and its obvious need in our

[2] *Al-Bukhaaree.*

[3] *Muslim* [55 (196)].

Ummah at the present time, **DARUSSALAM PUBLICATIONS** has come up with **The Golden Advice Series** which was orginally published by Deen Communications Limited, Nigeria. This series will, *Insha Allaah*, contain several books; each of which is devoted to an advice given from the texts of Islaam (the Qur'aan and the *Sunnah*) with its explanation as provided by the esteemed scholars or people of knowledge. The advices range from the most important issue (*Tawheed* or worshipping Allaah alone), to morals and they also cover issues of business transactions.

Each book comes in an easy-to-read size but the contents are highly beneficial, *Bi Ithnillaah*! In this first phase, ten pieces of advice have been treated. It is our hope that, *Insha Allaah*, more will be added in the days ahead. This book centers on the *Naseehah* of the Prophet ﷺ on Rizq and lawful earnings.

Everything that is correct in the books of **The Golden Advice Series** is from Allaah ﷻ – and to Him is all the praise; every mistake or error is from our imperfection and from *Shaytaan* – and we seek refuge in Allaah from him! We ask Allaah ﷻ to accept this effort of ours as an act done purely and sincerely for His Face and that He does not allow anyone or anything else to have a share in it.

The end of our *Du'aa'* is that all praise is for Allaah, Lord of the worlds. And may His

peace and blessings be upon the Prophet Muhammad, his family, his Companions and those who follow him till the Day of Reckoning! *Aameen*.

DARUSSALAM PUBLICATIONS,

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The *Hadeeth*

Narrated Rifaa bin Rafi[4] ﷺ:

Allaah's Messenger ﷺ was asked what type of earning was best and he replied:

أَطْيَبُ الْكَسْبِ عَمَلُ الرَّجُلِ بِيَدِهِ؛ وَكُلُّ بَيْعٍ مَبْرُورٍ

"A man's work with his hand and every business transaction which is approved." [5]

[4] He is nicknamed Abu Mu'adh and was Az-Zurqi Al-Ansari Al-Madani, – a great *Sahabi* who attended Al-Aqaba with his father who was the first *Ansari* to become a Muslim. Rifaa participated in Badr and all the latter battles and also was with Ali during the battles of Al-Jamal and Siffin. He died during the beginning of Muawiyya's caliphate in 41 AH.

[5] *Al-Bazzar.*

Chapter 1

The Foundations of Earnings

Matters of earnings in Islaam can be viewed broadly under the following headings:

- **It is Allaah ﷻ that provides our provisions for us**; therefore it is from Him that we can seek for our provision. Allaah ﷻ says;

  ﴿لَا نَسْـَٔلُكَ رِزْقًاۖ نَّحْنُ نَرْزُقُكَۗ﴾

  "We ask not of you a provision (i.e. to give Us something: money, etc.); We provide for you."[*Surah Taa-Haa* (20):132]

  ﴿وَلَا تَقْتُلُوٓا۟ أَوْلَـٰدَكُمْ خَشْيَةَ إِمْلَـٰقٍۖ نَّحْنُ نَرْزُقُهُمْ وَإِيَّاكُمْۚ﴾

  "And kill not your children for fear of poverty. We provide for them and for you." [*Surah Al-Isra* (17): 31]

﴿وَفِى ٱلسَّمَآءِ رِزْقُكُمْ وَمَا تُوعَدُونَ ۝ فَوَرَبِّ ٱلسَّمَآءِ وَٱلْأَرْضِ إِنَّهُۥ لَحَقٌّ مِّثْلَ مَآ أَنَّكُمْ تَنطِقُونَ﴾

"And in the heaven is your provision, and that which you are promised. Then, by the Lord of the heaven and the earth, it is the truth (i.e. what has been promised to you), just as it is the truth that you can speak." [*Surah Adh-Dhaariyaat* (51): 22-23]

- **It is our duty to strive** for that, which has been decreed for us. The fact that it is Allaah that provides for us has not ruled out the fact that we have to seek the means of reaching, that which has been decreed for us. While it is decreed that we will be hungry, no one would sit in one place without making an effort to satisfy the hunger and depend only on the fact that Allaah will feed him. He will seek means of satisfying the hunger.

So also with our livelihood, we would never get what has not been decreed for us, but we have to strive for that which has been decreed. Allaah says:

﴿فَإِذَا قُضِيَتِ ٱلصَّلَوٰةُ فَٱنتَشِرُوا۟ فِى ٱلْأَرْضِ وَٱبْتَغُوا۟ مِن فَضْلِ ٱللَّهِ وَٱذْكُرُوا۟ ٱللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ﴾

"So, when the prayer is finished spread out through the earth and seek Allaah's wealth, and remember Allaah a lot so that you may be successful." [*Surah Al-Jumu'ah* (62): 10]

Allaah's Messenger ﷺ said:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلْتُمْ عَلَى اللهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا تُرْزَقُ الطَّيْرُ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"If you were to trust in Allaah genuinely He would give you provisions as He does for the birds which go out hungry in the morning and come back full in the evening."[6]

Now some of us might misinterpret this saying of the Prophet ﷺ to mean that wherever we are, we will get our provision, but they should also read in the saying that the birds actually go out, they do not stay in their nest all day.

- We should **seek our earnings in prescribed ways**[7] and this

[6] *At-Tirmidhee.*

[7] Abu Hurairah ؓ reported Allaah's Messenger ﷺ as saying:

إِنَّ اللهَ تَعَالَى طَيِّبٌ لَا يَقْبَلُ إِلَّا طَيِّبًا، وَإِنَّ اللهَ أَمَرَ الْمُؤْمِنِينَ بِمَا أَمَرَ بِهِ الْمُرْسَلِينَ، فَقَالَ تَعَالَى:

"O people, Allaah is Good and He therefore, accepts only that which is good. And Allaah commanded the believers as He commanded the Messengers by saying:

﴿يَٰٓأَيُّهَا ٱلرُّسُلُ كُلُوا۟ مِنَ ٱلطَّيِّبَٰتِ وَٱعْمَلُوا۟ صَٰلِحًا ۖ إِنِّى بِمَا تَعْمَلُونَ عَلِيمٌ﴾

"O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do." [*Surah Al-Mu'minun* (23):51].

And He said:

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ كُلُوا۟ مِن طَيِّبَٰتِ مَا رَزَقْنَٰكُمْ وَٱشْكُرُوا۟ لِلَّهِ إِن كُنتُمْ إِيَّاهُ تَعْبُدُونَ﴾

necessitates that we know the ways that are not permissible. It is only after we know that something is not permissible that we can stay away from it. The well-known *Hadeeth* of Hudhayfa ﷺ is a basis for this.[8]

"O you who believe, eat of the good things that We gave you" [*Surah Al-Baqarah* (2):172].

He then made a mention of a person who travels widely, his hair dishevelled and covered with dust. He lifts his hand towards the sky (and thus makes the supplication):

يَا رَبِّ! يَا رَبِّ! وَمَطْعَمُهُ حَرَامٌ، وَمَشْرَبُهُ حَرَامٌ، وَمَلْبَسُهُ حَرَامٌ، وَغُذِيَ بِالْحَرَامِ، فَأَنَّى يُسْتَجَابُ لِذَلِكَ

"O Lord, O Lord," whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?" (*Muslim*)

[8] Narrated Hudhaifa bin Al-Yaman ﷺ "The people used to ask Allaah's Messenger about good, but I used to ask him about evil for fear that it might overtake me." Once I said, "O Allaah's Messenger! We were in ignorance and in evil and Allaah has bestowed upon us the present good; will there be any evil after this good?" He said:

نَعَمْ *".Yes"*

I asked, "Will there be good after that evil?" He said:

نَعَمْ وَفِيهِ دَخَنٌ

"Yes, but it would be tainted with Dakhan (i.e. Little evil)."

I asked, "What will its *Dakhan* be?" He said:

قَوْمٌ يَسْتَنُّونَ بِغَيْرِ سُنَّتِي، وَيَهْدُونَ بِغَيْرِ هَدْيِي، تَعْرِفُ مِنْهُمْ وَتُنْكِرُ

"There will be some people who will lead (people) according to principles other than my tradition. You will see their actions and disapprove of them."

- We should **spend our earnings in prescribed ways**; and to do this means that, we should also know how not spend our earnings. Allaah ﷻ says:

﴿ وَلَا تُبَذِّرۡ تَبۡذِيرًا ۝ إِنَّ ٱلۡمُبَذِّرِينَ كَانُوٓاْ إِخۡوَٰنَ ٱلشَّيَٰطِينِۖ وَكَانَ ٱلشَّيۡطَٰنُ لِرَبِّهِۦ كَفُورًا ﴾

I said, "Will there be any evil after that good?" He said:

نَعَمْ؛ دُعَاةٌ عَلَى أَبْوَابِ جَهَنَّمَ مَنْ أَجَابَهُمْ إِلَيْهَا قَذَفُوهُ فِيهَا

"Yes, there will be some people who will invite others to the doors of Hell, and whoever accepts their invitation to it will be thrown in it (by them)."

I said, "O Allaah's Messenger! Describe those people to us." He said:

هُمْ مِنْ جِلْدَتِنَا، وَيَتَكَلَّمُونَ بِأَلْسِنَتِنَا

"They will belong to us and speak our language."

I asked, "What do you order me to do if such a thing should take place in my life?" He said:

تَلْزَمُ جَمَاعَةَ الْمُسْلِمِينَ وَإِمَامَهُمْ

"Adhere to the group of Muslims and their Chief."

I asked, "If there is neither a group (of Muslims) nor a chief (what shall I do)?" He said:

فَاعْتَزِلْ تِلْكَ الْفِرَقَ كُلَّهَا، وَلَوْ أَنْ تَعَضَّ بِأَصْلِ شَجَرَةٍ حَتَّى يُدْرِكَكَ الْمَوْتُ وَأَنْتَ عَلَى ذَلِكَ

"Keep away from all those different sects, even if you had to bite (i.e. eat) the root of a tree, till you meet Allaah while you are still in that state." (*Al-Bukhaaree*)

"But spend not wastefully (your wealth) in the manner of a spendthrift. Verily, spendthrifts are brothers of the *Shayaateen* (devils), and the *Shaytaan* (Devil – Satan) is ever ungrateful to his Lord." [*Surah Al-Isra* (17): 26-27]

Narrated Abdullah bin Mas'ood ﷺ: "The Prophet ﷺ said:

لَا تَزُولُ قَدَمَا ابْنِ آدَمَ يَوْمَ الْقِيَامَةِ حَتَّى يُسْأَلَ عَنْ خَمْسٍ: عَنْ عُمُرِهِ فِيمَا أَفْنَاهُ، وَعَنْ شَبَابِهِ فِيمَا أَبْلَاهُ، وَعَنْ مَالِهِ مِنْ أَيْنَ اكْتَسَبَهُ، وَفِيمَا أَنْفَقَهُ، وَمَاذَا عَمِلَ فِيمَا عَلِمَ

'On the Day of Resurrection the feet of the son of Adam will not move away till he is questioned about five matters: on what he spent his life, in doing what he made his youth pass away; whence he acquired his property, on what he spent it, and what he did regarding what he knew.'"[9]

Merits of working and the demerits of begging

Working and striving

Work and exerting oneself to make lawful earnings is the basis of the Islamic economy. Work is the main source of *Halaal* income. Work is the prescribed means by which man can achieve the goal of populating the earth over which he has been given authority. Also, work is the means of making use of the things that Allaah has subjugated for man, so that he can benefit himself and his fellow human beings by meeting and satisfying his needs. Islam urges us to strive and work through many ways. From among them are:

[9] *At-Tirmidhee.*

Reminding us of the blessing of the subjugation of the earth and all that is in it. Seeking to benefit from it is an act of worship towards Allaah. Allaah ﷻ says:

﴿وَلَقَدْ مَكَّنَّٰكُمْ فِى ٱلْأَرْضِ وَجَعَلْنَا لَكُمْ فِيهَا مَعَٰيِشَ﴾

"And surely, We gave you authority on the earth and appointed for you therein provisions (for your life)." [*Surah Al-A'raaf* (7):10]

He also says:

﴿هُوَ ٱلَّذِى جَعَلَ لَكُمُ ٱلْأَرْضَ ذَلُولًا فَٱمْشُوا۟ فِى مَنَاكِبِهَا وَكُلُوا۟ مِن رِّزْقِهِۦ﴾

"He it is Who has made the earth subservient to you (i.e. easy for you to walk, to live and to do agriculture on it); so walk in the path thereof and eat of His provision". [*Surah Al-Mulk* (67):15]

Trust in Allaah: Making striving a sign of sincere reliance on and trust in Allaah. In it is narrated from 'Umar ﷺ that the Messenger of Allaah ﷺ said:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلْتُمْ عَلَى اللهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا تُرْزَقُ الطَّيْرُ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"If you really put your trust in Allaah as you should, you would be given provision as the birds are; they go out hungry and come back full." [10]

The point in this *Hadeeth* is the idea of going out and coming back, striving and moving; certainly not the idea of sitting back,

[10] *At-Tirmidhee, Saheeh Al-Jaami' As-Sagheer.*

doing nothing and then claiming that we have put all trust in Allaah.

Encouragement to pursue various professions and crafts, including the following:

Trade: The Messenger of Allaah ﷺ worked as a merchant, trading with his uncle, then with Umm Al-Mu'mineen Khadeejah bint Khuwaylid رضي الله عنها. And there were found wealthy people amongst the Companions (like Abu Bakr, 'Uthmaan, 'Abdul-Rahmaan bin 'Awf, Talhah bin 'Ubaydullaah and others رضي الله عنهم) who attained their wealth through trade and used their wealth to support the *Jihaad* in Allaah's Cause.

And such was Abu Bakr As-Siddeeq رضي الله عنه for he would buy and sell and sacrifice his wealth to support Islaam and the Muslims, from the time he was in Makkah before migrating, as well as after migrating. He would give away much of his wealth for the Cause of Allaah.

Likewise was 'Uthmaan bin 'Affaan رضي الله عنه who supplied the poor in the army with equipment and 'Abdur-Rahmaan bin 'Awf ﷺ who would donate money to the Muslims at the time of need and at the time of *Jihaad*. The *Salaf* (the pious predecessors) encouraged one another and their students to **"adhere to the marketplace"**. The books of *Fiqh* include books devoted to matters of buying and selling and whatever has to do with that, and books dealing with trade and associated matters.

Therefore, seeking the means of sustenance according to the permissible channels – the greatest of which are buying and selling – has much good in it.

Farming: It is narrated from Anas رضي الله عنه that the Messenger of Allaah ﷺ said:

مَا مِنْ مُسْلِمٍ يَغْرِسُ غَرْسًا أَوْ يَزْرَعُ زَرْعًا فَيَأْكُلُ مِنْهُ طَيْرٌ أَوْ إِنْسانٌ أَوْ بَهِيمَةٌ إِلَّا كَانَ لَهُ بِهِ صَدَقَةٌ

"There is no one who plants a seedling or sows crops, and birds or people eat from them, but it will be counted as an act of charity on his behalf." [11]

Jaabir and Sa'eed bin Zayd narrated that the Messenger of Allaah ﷺ said:

مَنْ أَعْمَرَ أَرْضًا لَيْسَتْ لِأَحَدٍ فَهُوَ أَحَقُّ بِهَا

"Whoever revives dead land, it belongs to him." [12]

Handicrafts and skilled labour: The Messenger of Allaah ﷺ said:

مَا أَكَلَ أَحَدٌ طَعَامًا قَطُّ خَيْرًا مِنْ أَنْ يَأْكُلَ مِنْ عَمَلِ يَدِهِ

"No one ever eats any better food than that earned by the work of his hand." [13]

The Messenger of Allaah ﷺ was asked, "What kind of earning is best?" He said:

أَطْيَبُ الْكَسْبِ عَمَلُ الرَّجُلِ بِيَدِهِ؛ وَكُلُّ بَيْعٍ مَبْرُورٍ

"The best earning is the work a man does with his hands, and every sale is blessed." [14]

[11] *Al-Bukhaaree.*

[12] *At-Tirmidhee.*

[13] *Al-Bukhaaree.*

[14] *Ahmad.*

According to *Saheeh* Muslim, the Messenger of Allaah ﷺ said:

لَأَنْ يَأْخُذَ أَحَدُكُمْ حَبْلَهُ فَيَأْتِيَ بِحُزْمَةِ حَطَبٍ عَلَى ظَهْرِهِ، فَيَبِيعَهَا فَيَكُفَّ اللهُ بِهَا وَجْهَهُ خَيْرٌ لَهُ مِنْ أَنْ يَسْأَلَ النَّاسَ أَعْطَوْهُ أَوْ مَنَعُوهُ

"If one of you were to carry wood on his back it is better than if he were to ask anyone (for help) which he may or may not give." [15]

Working and earning are considered to be acts of charity and a means of giving charity. From Abu Moosa Al-Ash'aree ؓ that the Messenger of Allaah ﷺ said:

عَلَى كُلِّ مُسْلِمٍ صَدَقَةٌ

"Every Muslim is obliged to give charity."

They said, "What if he does not find anything (to give)?" He said:

فَيَعْمَلُ بِيَدَيْهِ فَيَنْفَعُ نَفْسَهُ، وَيَتَصَدَّقُ

"Then let him work with his hands and benefit himself thereby and give in charity." [16]

Allaah trained the elite of mankind, the Prophets, to work, so that they might be taken as an example. The Prophets did various kinds of work and handicrafts, such as tending sheep, working with iron, trading, etc. The evidence that has been narrated

[15] *Al-Bukhaaree.*

[16] *Al-Bukhaaree.*

concerning that includes the following:

The righteous man said to Moosa ﷺ, who was one of the Mighty Messengers:

﴿قَالَ إِنِّيٓ أُرِيدُ أَنْ أُنكِحَكَ إِحْدَى ٱبْنَتَيَّ هَٰتَيْنِ عَلَىٰٓ أَن تَأْجُرَنِي ثَمَٰنِيَ حِجَجٍ﴾

"I intend to wed one of these two daughters of mine to you, on condition that you serve me for eight years." [*Surah Al-Qasas* (28):27]

Abu Hurayrah ﷺ narrated that the Messenger of Allaah ﷺ said:

مَا بَعَثَ اللهُ نَبِيًّا إِلَّا رَعَى الْغَنَمَ

"Allaah never sent any Prophet but he tended sheep."

His Companions said, 'and you too?' He replied,

نَعَمْ، كُنْتُ أَرْعَى عَلَى قَرَارِيطَ لِأَهْلِ مَكَّةَ

"Yes, I used to tend sheep for the people of Makkah in return for payment." [17]

Bukhaaree also narrated from Al-Miqdaam ﷺ that the Messenger of Allaah ﷺ said:

إِنَّ دَاوُدَ النَّبِيَّ كَانَ لَا يَأْكُلُ إِلَّا مِنْ عَمَلِ يَدِهِ

"The Prophet of Allaah, Dawood used to eat from the

[17] *Al-Bukhaaree.*

earnings of his own hands." [18]

The heirs of the Prophets, the pious scholars, did likewise. Famous names, which indicate their professions, include: *Al-Bazzaaz* (draper), *Al-Jassaas* (plasterer), *Al-Khawwaas* (seller of palm leaves), *Al-Qattaan* (cotton merchant), *Al-Zajjaaj* (glazier).

Not recognizing ownership of things whose source was not work or other prescribed means. Islam forbids seizing by force, robbery, stealing, theft, gambling and *Ribaa* (usury/interest), and any financial earnings that stem from such actions. It establishes punishments for such actions to serve as a deterrent. Hence members of society are obliged to seek means of proper earnings, which usually come only in the form of work.

Warning against begging and cheating others. The Qur'aan urges Muslims to take care of those who do not beg, to try to find out their circumstances and to take care of them. Allaah ﷻ says:

﴿لِلْفُقَرَآءِ ٱلَّذِينَ أُحْصِرُوا۟ فِى سَبِيلِ ٱللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِى ٱلْأَرْضِ يَحْسَبُهُمُ ٱلْجَاهِلُ أَغْنِيَآءَ مِنَ ٱلتَّعَفُّفِ تَعْرِفُهُم بِسِيمَٰهُمْ لَا يَسْـَٔلُونَ ٱلنَّاسَ إِلْحَافًا﴾

"(Charity is) for *Fuqaraa* (the poor), who in Allaah's Cause are restricted (from travel), and cannot move about in the land (for trade or work). The one who knows them not, thinks that they are rich because of their modesty. You may know them by their mark, they do not beg of people at all." [*Surah Al-Baqarah* (2): 273]

Then, Ibn 'Umar ؓ narrated that the Messenger of Allaah ﷺ said:

[18] *Al-Bukhaaree.*

مَا يَزَالُ الرَّجُلُ يَسْأَلُ النَّاسَ حَتَّى يَأْتِيَ يَوْمَ الْقِيَامَةِ وَلَيْسَ فِي وَجْهِهِ مُزْعَةُ لَحْمٍ

"A man will keep on begging from the people, until he comes on the Day of Resurrection with no flesh on his face."[19]

Muslim also narrated from Abu Hurayrah ﷺ that the Messenger of Allaah ﷺ said:

مَنْ سَأَلَ النَّاسَ أَمْوَالَهُمْ تَكَثُّرًا، فَإِنَّمَا يَسْأَلُ جَمْرًا. فَلْيَسْتَقِلَّ أَوْ لِيَسْتَكْثِرْ

"Whoever asks the people (to give to him) from their wealth in order to increase his own wealth, he is asking for a burning coal, so it is up to him whether he wants to have less or more."[20]

Prohibition of giving charity to those who are not in need. It was narrated from Ibn 'Umar and Abu Hurayrah ﷺ that the Messenger of Allaah ﷺ said:

لَا تَحِلُّ الصَّدَقَةُ لِغَنِّي وَلَا لِذِي مِرَّةٍ سَوِيٍّ

"It is not permissible to give Sadaqah to a rich man or to one who is strong and sound in body." [21]

The Messenger of Allaah ﷺ also said:

إِنَّ الْمَسْأَلَةَ لَا تَصْلُحُ إِلَّا لِثَلَاثٍ: لِذِي فَقْرٍ مُدْقِعٍ أَوْ لِذِي

[19] *Muslim.*

[20] *Muslim.*

[21] *At-Tirmidhee.*

غُرْمٍ مُفْظِعٍ أَوْ لِذِي دَمٍ مُوجِعٍ

"Asking (begging) is not right except for three (people): one who is stricken with intense poverty, one who is heavily in debt and one who owes a high amount of blood money." [22]

Ample provision, which is earned through lawful earnings, is a goal that serves to encourage Muslims to do righteous deeds.

Allaah ﷻ says:

﴿وَلَوْ أَنَّ أَهْلَ ٱلْقُرَىٰٓ ءَامَنُوا۟ وَٱتَّقَوْا۟ لَفَتَحْنَا عَلَيْهِم بَرَكَٰتٍ مِّنَ ٱلسَّمَآءِ وَٱلْأَرْضِ﴾

"And if the people of the towns had believed and had the *Taqwaa* (piety), certainly, We should have opened for them blessings from the heaven and the earth." [*Surah Al-A'raaf* (7):96]

And according to a *Hadeeth*, the Messenger of Allaah ﷺ said:

مَنْ أَحَبَّ أَنْ يُبْسَطَ لَهُ فِي رِزْقِهِ وَيُنْسَأَ لَهُ فِي أَثَرِهِ، فَلْيَصِلْ رَحِمَهُ

"Whoever wants to have ample provision and an extended lifespan, let him uphold the ties of kinship." [23]

On the other hand, deprivation and need are consequences that Allaah mentions in order to discourage people from doing bad deeds. Allaah ﷻ says:

[22] *At-Tirmidhee.*

[23] *Al-Bukhaaree.*

﴿فَكَفَرَتْ بِأَنْعُمِ ٱللَّهِ فَأَذَٰقَهَا ٱللَّهُ لِبَاسَ ٱلْجُوعِ وَٱلْخَوْفِ بِمَا كَانُوا۟ يَصْنَعُونَ﴾

"... but it (its people) denied the Favours of Allaah (with ungratefulness). So Allaah made it taste extreme of hunger (famine) and fear, because of that (evil, i.e. denying Prophet Muhammad) which they (its people) used to do." [*Surah An-Nahl* (16):112]

The Messenger of Allaah ﷺ said:

إِنَّ الرَّجُلَ لَيُحْرَمُ الرِّزْقَ بِخَطِيئَةٍ يَعْمَلُهَا

"Verily, man will be deprived of Rizq (provision) because of sins that he commits." [24]

Islam urges us to make *Du'aa'* seeking richness (i.e., independence of means through lawful earnings). It was narrated in *Saheeh Muslim* that the Prophet ﷺ said in his *Du'aa'*:

اللَّهُمَّ إِنِّي أَسْأَلُكَ الْهُدَى وَالتُّقَى وَالْعَفَافَ وَالْغِنَى

"Allaahumma inni as'aluka al-hudaa wa'l-tuqaa wa'l-afaafa wa'l-ghinaa (O Allaah ﷻ I ask You for guidance, piety, integrity and independence of means)."[25]

And among the *Du'aa's* to be recited morning and evening is:

اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا وَرِزْقًا طَيِّبًا وَعَمَلًا مُتَقَبَّلًا

[24] *Ibn Maajah*. Graded *Hasan* by Al-Albaanee with the exception of *"Verily, man"*.

[25] *Muslim.*

"Allaahumma inni as'aluka 'ilman naafi'an wa rizqan tayyiban wa 'amalan saalihan mutaqabbalan (O Allaah, I ask You for beneficial knowledge, a good provision and righteous deeds that are acceptable)."[26]

Indeed, one of the signs of loving others and wanting good things for them is to pray for them to have ample wealth. Bukhaaree narrated in his *Saheeh* that the Messenger of Allaah ﷺ made *Du'aa'* for Anas bin Malik ؓ his companion and servant:

اللَّهُمَّ أَكْثِرْ مَالَهُ

"Allaahumma akthir maalahu (O Allaah increase his wealth)."[27]

He also prayed for 'Abdul-Rahmaan bin 'Awf and 'Urwah bin Ja'd for blessing in their business activities.[28]

Wealth is regarded as an important essential of support for both religious and worldly affairs. Allaah ﷻ says:

﴿وَلَا تُؤْتُوا ٱلسُّفَهَآءَ أَمْوَٰلَكُمُ ٱلَّتِى جَعَلَ ٱللَّهُ لَكُمْ قِيَـٰمًا﴾

"And give not unto the foolish your property which Allaah has made a means of support for you." [*Surah An-Nisaa'* (4) :5]

And in a *Hadeeth Qudsee* Allaah ﷻ says:

[26] *Al-Bukhaaree.*

[27] *Ibn Maajah.*

[28] Narrated Urwa ؓ: That the Prophet ﷺ gave him one *Dinar* so as to buy a sheep for him. 'Urwa bought two sheep for him with the money. Then he sold one of the sheep for one *Dinar*, and brought one *Dinar* and a sheep to the Prophet ﷺ. On that, the Prophet ﷺ invoked Allaah to bless him in his deals. So 'Urwa ؓ used to gain (from any deal) even if he bought dust. (*Al-Bukhaaree*)

إِنَّا أَنْزَلْنَا الْمَالَ لِإِقَامِ الصَّلَاةِ، وَإِيتَاءِ الزَّكَاةَ

"We send down wealth for the establishment of prayer and paying Zakaah."[29]

According to *Al-Saheeh*, the Messenger of Allaah ﷺ said:

مَا نَفَعَنِي مَالٌ قَطٌّ مَا نَفَعَنِي مَالُ أَبِي بَكْرٍ

"No wealth has been of as much benefit to me as the wealth of Abu Bakr."[30]

Jihaad by means of one's wealth is mentioned before *Jihaad* by means of oneself in most places in the Qur'aan. Richness (independence of means) after poverty is regarded as a blessing bestowed by Allaah upon His slaves. Allaah ﷻ says:

﴿وَوَجَدَكَ عَآئِلًا فَأَغْنَىٰ﴾

"And He found you poor, and made you rich (self-sufficient, etc.)" [*Surah Ad-Duhaa* (93):8]

He ﷻ also says:

﴿ٱلَّذِىٓ أَطْعَمَهُم مِّن جُوعٍ وَءَامَنَهُم مِّنْ خَوْفٍۭ﴾

"(He) Who has fed them against hunger and has made them safe from fear." [*Surah Quraysh* (106):4]

There is no doubt that commerce and business are two things that are required and necessary. This is because Allaah has commanded us to seek after gaining provision and sustenance for ourselves

[29] *Saheeh Al-Jaami'*, from the *Hadeeth* of Abu Waafid Al-Laythee.

[30] *Ahmad.*

according to the proper channels generally. And specifically, He ﷻ says concerning commerce (i.e. buying and selling):

﴿وَأَحَلَّ ٱللَّهُ ٱلْبَيْعَ وَحَرَّمَ ٱلرِّبَوٰا۟ۚ﴾

"But Allaah has permitted trading and forbidden interest (*Ribaa*)." [*Surah Al-Baqarah* (2): 275]

And He ﷻ says:

﴿يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓا۟ إِذَا نُودِىَ لِلصَّلَوٰةِ مِن يَوْمِ ٱلْجُمُعَةِ فَٱسْعَوْا۟ إِلَىٰ ذِكْرِ ٱللَّهِ وَذَرُوا۟ ٱلْبَيْعَۚ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ ○ فَإِذَا قُضِيَتِ ٱلصَّلَوٰةُ فَٱنتَشِرُوا۟ فِى ٱلْأَرْضِ وَٱبْتَغُوا۟ مِن فَضْلِ ٱللَّهِ وَٱذْكُرُوا۟ ٱللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ﴾

"O you who believe, when the prayer is called for on the Day of *Jumu'ah*, then rush to the Remembrance of Allaah and leave off the trading (commerce). That is better for you if you did but know. And when the prayer is finished then spread throughout the land and seek from Allaah's Bounty and remember Allaah much in order that you may be successful." [*Surah Al-Jumu'ah* (62): 9-10]

And Allaah says, praising those who combine between their seeking of sustenance (*Rizq*) and their performing of worship:

﴿فِى بُيُوتٍ أَذِنَ ٱللَّهُ أَن تُرْفَعَ وَيُذْكَرَ فِيهَا ٱسْمُهُۥ يُسَبِّحُ لَهُۥ فِيهَا بِٱلْغُدُوِّ وَٱلْـَٔاصَالِ ○ رِجَالٌ لَّا تُلْهِيهِمْ تِجَـٰرَةٌ وَلَا بَيْعٌ عَن ذِكْرِ ٱللَّهِ وَإِقَامِ ٱلصَّلَوٰةِ وَإِيتَآءِ ٱلزَّكَوٰةِۙ﴾

"In houses (*Masaajid*), which Allaah has ordered to be raised, and in which His name is mentioned. He is glorified therein during the mornings and the evenings. Men whom neither business nor commerce diverts them away from the Remembrance of Allaah, nor from performing the Prayer or giving the *Zakaat*." [*Surah An-Noor* (24): 36-37]

In this *Ayah*, Allaah states that from the attributes of the Muslims is that they buy and sell (i.e. they trade). But when the time for prayer comes, they leave off the buying and selling and head for the prayer.

﴿لَّا تُلْهِيهِمْ تِجَـٰرَةٌ وَلَا بَيْعٌ عَن ذِكْرِ ٱللَّهِ﴾

"Neither trading nor business diverts them away from the Remembrance of Allaah." [*Surah An-Noor* (24):37]

Allaah commands us to seek after the means of sustenance (*Rizq*) along with the command to worship Him, as He says:

﴿فَٱبْتَغُوا۟ عِندَ ٱللَّهِ ٱلرِّزْقَ وَٱعْبُدُوهُ وَٱشْكُرُوا۟ لَهُۥٓ ۖ إِلَيْهِ تُرْجَعُونَ﴾

"So seek your provision from Allaah and worship Him (alone). And be grateful to Him, to Him you will return." (*Surah Al-'Ankabut* (29):17]

So conducting business by buying and selling or any of the other types of permissible ways of earning provision is something that is required according to the Religion since tremendous benefits will result from that for both the individual and the society.

Buying and selling are both praiseworthy and necessary, so long as they do not cause harm to one's worship or cause him to delay performing the prayer in congregation in the *Masaajid*. The Prophet ﷺ said:

التَّاجِرُ الصَّدُوقُ الأَمِينُ مَعَ النَّبِيِّينَ وَالصِّدِّيقِينَ وَالشُّهَدَاءِ

"The honest and trustworthy businessman will be with the prophets, the righteous people and the martyrs."[31]

This means: The businessman who buys and sells while being honest will be with these groups of people on the Day of Judgement. This is a great position, which indicates the nobility of holding such an occupation. And the Prophet ﷺ was once asked as to which kind of earning was the most pure? So he responded:

أَطْيَبُ الْكَسْبِ عَمَلُ الرَّجُلِ بِيَدِهِ وَكُلُّ بَيْعٍ مَبْرُورٍ

"The best earning is the labour a man does with his hand and a blessed trading (accepted by Allaah)."[32]

The Prophet ﷺ also said:

الْبَيِّعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا ، فَإِنْ صَدَقَا وَبَيَّنَا بُورِكَ لَهُمَا فِي بَيْعِهِمَا ، وَإِنْ كَتَمَا وَكَذَبَا مُحِقَتْ بَرَكَةُ بَيْعِهِمَا

"The two persons conducting a business are in a state of goodness so long as they do not separate from one another. So if they are both honest and open with one another, they are blessed in their transaction. But if they lie and conceal (the truth), the blessing of their transaction is wiped out."[33]

So doing business while being honest and righteous is from the best ways of earning sustenance. As for conducting business with

[31] *At-Tirmidhee.*

[32] *At-Tabaranee.*

[33] *Muslim.*

lies, fraud, swindling and deception, then this is from the worst forms of earning sustenance.

The Prophet ﷺ once passed by a group of Muslims who were buying and selling in the marketplace of Madeenah. So the Prophet ﷺ said:

يَا مَعْشَرَ التُّجَّارِ

"O you gathering of traders!"

So they raised their heads waiting to hear what he would say. He said:

إِنَّ التُّجَّارَ يُبْعَثُونَ يَوْمَ الْقِيَامَةِ فُجَّارًا إِلَّا مَنِ اتَّقَى اللهَ وَبَرَّ وَصَدَقَ

"Indeed the traders will be resurrected as sinful evil-doers (Fujjaar) *except for those who fear (are dutiful to) Allaah, are righteous and honest."* [34]

It is obvious from the above that Islaam encourages work and discourages begging. The fact of the matter is that on several occasions, the Prophet ﷺ discouraged his companions from begging and extols the virtues of working with one's own hand. He also prayed to Allaah to bless our mornings, and the Companions put to practice his guidelines.

Sakhr Al-Ghamidi ؓ narrated: "The Prophet ﷺ said:

اللَّهُمَّ بَارِكْ لِأُمَّتِي فِي بُكُورِهَا

"O Allaah, bless my people in their early mornings."[35]

When he sent out a detachment or an army, he sent them at

[34] *At-Tirmidhee.*

[35] *Ahmad.*

the beginning of the day. Sakhr was a merchant, and he would send off his merchandise at the beginning of the day; and he became rich and had much wealth.[36]

His forbiddance of begging are also many and these events are of great lessons to us.

Narrated Anas bin Malik ﷺ: "A man of the *Ansaar* came to the Prophet ﷺ and begged from him. He (the Prophet) asked:

أَمَا فِي بَيْتِكَ شَيْءٌ؟

'Have you nothing in your house?'

He replied: 'Yes, a piece of cloth, a part of which we wear and a part of which we spread (on the ground), and a wooden bowl from which we drink water.' He said:

ائْتِنِي بِهِمَا

'Bring them to me.'

He then brought these articles to him and he (the Prophet) took them in his hands and asked:

مَنْ يَشْتَرِي هَذَيْنِ؟

'Who will buy these?'

A man said: 'I shall buy them for one *Dirham*.' He said twice or thrice:

مَنْ يَزِيدُ عَلَى دِرْهَمٍ؟

'Who will offer more than one Dirham?'

Another man said: 'I shall buy them for two *Dirham*.' He gave

[36] *Abu Dawood.*

these to him and took the two *Dirhams* and, giving them to the *Ansari*, he said:

اشْتَرِ بِأَحَدِهِمَا طَعَامًا فَانْبِذْهُ إِلَى أَهْلِكَ، وَاشْتَرِ بِالآخَرِ قَدُّومًا فَأْتِنِي بِهِ

'Buy food with one of them and hand it to your family, and buy an axe and bring it to me.'

He then brought it to him.

The Messenger of Allaah ﷺ fixed a handle on it with his own hands and said:

اذْهَبْ فَاحْتَطِبْ وَبِعْ، وَلا أَرَيَنَّكَ خَمْسَةَ عَشَرَ يَوْمًا

'Go, gather firewood and sell it, and do not let me see you for a fortnight.'

The man went away and gathered firewood and sold it. When he had earned ten *Dirhams*, he came to him and bought a garment with some of them and food with the others. The Messenger of Allaah ﷺ then said:

هَذَا خَيْرٌ لَكَ مِنْ أَنْ تَجِيءَ الْمَسْأَلَةُ نُكْتَةً فِي وَجْهِكَ يَوْمَ الْقِيَامَةِ، إِنَّ الْمَسْأَلَةَ لَا تَصْلُحُ إِلَّا لِثَلَاثَةٍ: لِذِي فَقْرٍ مُدْقِعٍ (الْفَقْرُ الشَّدِيدُ)، أَوْ لِذِي غُرْمٍ مُفْظِعٍ، أَوْ لِذِي دَمٍ مُوجِعٍ

'This is better for you than that begging should come as a spot on your face on the Day of Judgment. Begging is right only for three people: one who is in grinding poverty, one who is seriously in debt, or one who is responsible for compensation

and finds it difficult to pay.'[37]

Hakim bin Hizam ﷺ said, "I asked Allaah's Messenger ﷺ for something, and he gave me, and I asked him again and he gave me and said:

يَا حَكِيمُ! إِنَّ هٰذَا الْمَالَ خَضِرٌ حُلْوٌ، فَمَنْ أَخَذَهُ بِسَخَاوَةِ نَفْسٍ بُورِكَ لَهُ فِيهِ، وَمَنْ أَخَذَهُ بِإِشْرَافِ نَفْسٍ لَمْ يُبَارَكْ لَهُ فِيهِ، وَكَانَ كَالَّذِي يَأْكُلُ وَلَا يَشْبَعُ، وَالْيَدُ الْعُلْيَا خَيْرٌ مِنَ الْيَدِ السُّفْلَىٰ

'O Hakim! This wealth is green and sweet (i.e. as tempting as fruits), and whoever takes it without greed then he is blessed in it, and whoever takes it with greediness, he is not blessed in it and he is like one who eats and never gets satisfied. The upper (i.e. giving) hand is better than the lower (i.e. taking) hand."

Hakim added, "I said, O Allaah's Messenger! By Him Who has sent you with the truth I will never demand anything from anybody after you till I die."

Afterwards Abu Bakr ﷺ used to call Hakim to give him something but he refused to accept anything from him. Then Umar ﷺ called him to give him (something) but he refused. Then Umar ﷺ said, "O Muslims! I offered to him (i.e. Hakim) his share which Allaah has ordained for him from this booty and he refuses to take it." Thus Hakim did not ask anybody for anything after the Prophet ﷺ, till he died.[38]

[37] *Al-Bukhaaree.*

[38] *Al-Bukhaaree.*

Narrated Qabisah bin Mukhariq Al-Hilali ﷺ:"I was in debt and I came to the Messenger of Allaah ﷺ and begged help from him regarding it. He said:

أَقِمْ حَتَّى تَأْتِيَنَا الصَّدَقَةُ فَنَأْمُرَ لَكَ بِهَا

"Wait till we receive Sadaqah, so that we order that to be given to you."

He ﷺ again said:

يَا قَبِيصَةُ! إِنَّ الْمَسْأَلَةَ لَا تَحِلُّ إِلَّا لِأَحَدِ ثَلَاثَةٍ: رَجُلٌ تَحَمَّلَ حَمَالَةً فَحَلَّتْ لَهُ الْمَسْأَلَةُ حَتَّىٰ يُصِيبَهَا ثُمَّ يُمْسِكُ، وَرَجُلٌ أَصَابَتْهُ جَائِحَةٌ اجْتَاحَتْ مَالَهُ، فَحَلَّتْ لَهُ الْمَسْأَلَةُ حَتَّىٰ يُصِيبَ قِوَامًا مِنْ عَيْشٍ - أَوْ قَالَ: سِدَادًا مِنْ عَيْشٍ- ، وَرَجُلٌ أَصَابَتْهُ فَاقَةٌ حَتَّىٰ يَقُولَ ثَلَاثَةٌ مِنْ ذَوِي الْحِجَا مِنْ قَوْمِهِ: لَقَدْ أَصَابَتْ فُلَانًا فَاقَةٌ، فَحَلَّتْ لَهُ الْمَسْأَلَةُ حَتَّىٰ يُصِيبَ قِوَامًا مِنْ عَيْشٍ - أَوْ قَالَ: سِدَادًا مِنْ عَيْشٍ - فَمَا سِوَاهُنَّ مِنَ الْمَسْأَلَةِ يَا قَبِيصَةُ! سُحْتًا يَأْكُلُهَا صَاحِبُهَا سُحْتًا

"Qabisah, begging is not permissible except for one of the three (classes) of people: one who has incurred debt, for him begging is permissible until he pays that off, after which he must stop; a man whose property has been destroyed by a calamity which has smitten him, for him begging is permissible until he receives enough sustenance, or reasonable subsistence; and a person who has been smitten by poverty,

the genuineness of which is confirmed by three intelligent members of his people, for him begging is permissible till he receives that which will support him, or will provide him with subsistence. Qabisah, besides these three (every other reason) for begging is forbidden, and one who engages in such consumes that which is forbidden."[39]

Narrated Abu Said Al Khudri ﷺ 'Some *Ansaari* persons asked for (something) from Allaah's Messenger ﷺ and he gave them. They again asked him for (something) and he again gave them. And then they asked him and he gave them again till all that was with him finished. And then he said:

مَا يَكُونُ عِنْدِي مِنْ خَيْرٍ فَلَنْ أَدَّخِرَهُ عَنْكُمْ، وَمَنْ يَسْتَعِفَّ يُعِفَّهُ اللهُ، وَمَنْ يَسْتَغْنِ يُغْنِهِ اللهُ، وَمَنْ يَتَصَبَّرْ يُصَبِّرْهُ اللهُ، وَمَا أُعْطِيَ أَحَدٌ عَطَاءً خَيْرًا وَأَوْسَعَ مِنَ الصَّبْرِ

"If I had anything, I would not keep it away from you. (Remember,) whoever abstains from asking others, Allaah will make him contented, and whoever tries to make himself self-sufficient, Allaah will make him self-sufficient. And whoever remains patient, Allaah will make him patient. Nobody can be given a blessing better and greater than patience."'[40]

We can see in the aforementioned *Ahadeeth*, the strong discouragement of begging and encouragement of working and being independent. But, alas what we have today is the opposite; people are content with begging and despise working!

[39] *Muslim.*

[40] *Al-Bukhaaree.*

Chapter 2

Forbidden Transactions

Commercial transactions and other lawful means of earnings must be set with religious guidelines, so that the Muslim can avoid falling into forbidden transactions and unlawful forms of earning. The Prophet ﷺ has forbidden us from certain types of business transactions due to what they contain from sinful means of earning and what is found in them from dangers to mankind and the taking of wealth unjustly. From these types of prohibited transactions are:

1. ***Ribaa***: Allaah says:

﴿وَأَحَلَّ ٱللَّهُ ٱلْبَيْعَ وَحَرَّمَ ٱلرِّبَوٰا۟﴾

"Allaah has permitted trading and forbidden *Ribaa* (usury)." [*Surah Al-Baqarah* (2): 275].

The Messenger of Allaah ﷺ said:

لَعَنَ اللهُ آكِلَ الرِّبَا وَمُوكِلَهُ وَشَاهِدَيْهِ وَكَاتِبَهُ

"Allaah curses the one who accepts Ribaa, the giver of it, the two witnesses of it, and the one who writes it." [41]

He also said:

دِرْهَمُ رِبًا يَأْكُلُهُ الرَّجُلُ وَهُوَ يَعْلَمُ، أَشَدُّ عِنْدَ اللهِ مِنْ سِتَّةٍ وَثَلاثِينَ زَنْيَةً

"One Dirham of Ribaa that a man devours, while knowing it is Ribaa, is more severe (in crime) than thirty six acts of fornication (or adultery)" [42]

And in another narration, he said

الرِّبَا اثْنَانِ وَسِبْعُونَ بَابًا ، أَدْنَاهَا مِثْلُ إِتْيَانِ الرَّجُلِ أُمَّهُ، وَإِنَّ أَرْبَى الرِّبَا اسْتِطَالَةُ الرَّجُلِ فِي عِرْضِ أَخِيهِ

"Ribaa has seventy three doors. The least one (in sin) is as that of a man who sleeps with his mother. And the worst form of Ribaa is harming the honour of a Muslim man." [43]

Forms of *Ribaa:* Two major forms of *Ribaa* are defined in Islam. They are *Ribaa Al-qurud*, which relates to usury involving loans, and *Ribaa Al-Buyu*, which relates to usury in trade.

[41] *At-Tirmidhee.*

[42] *Ahmad.*

[43] *Al-Hakim.*

Ribaa al-qurud: The usury of loans, involves a charge on a loan arising due to the passage of time, in other words a loan at interest, and is often referred to as *Ribaa Nasi'a,* the usury of waiting. It arises where a borrower of another's wealth, in any form, enters into a contract to repay to that other person a pre-agreed amount in addition to the principal that was borrowed. In whatever manner this increase arises, if it is fixed in absolute amount at the outset of the transaction, the loan becomes an usurious one.

Ribaa Al-Buyu: This may contain *Ribaa Al-Fadl*, which involves an exchange of unequal qualities or quantities of the same commodity simultaneously, or *Ribaa Al-Nasia*, which involves the non-simultaneous exchange of equal qualities and quantities of the same commodity.

The Prophet ﷺ said:

الذَّهَبُ بِالذَّهَبِ، وَالْفِضَّةُ بِالْفِضَّةِ، وَالْبُرُّ بِالْبُرِّ، وَالشَّعِيرُ بِالشَّعِيرِ، وَالتَّمْرُ بِالتَّمْرِ، وَالْمِلْحُ بِالْمِلْحِ، مَثَلًا بِمَثَلٍ، سَوَاءً بِسَوَاءٍ، يَدًا بِيَدٍ، فَإِذَا اخْتَلَفَتْ هَذِهِ الأَصْنَافُ فَبِيعُوا كَيْفَ شِئْتُمْ إِذَا كَانَ يَدًا بِيَدٍ

"Gold is to be paid for by gold, silver by silver, wheat by wheat, barley by barley, dates by dates, and salt by salt – like for like, equal for equal, payment being made on the spot. If the species differ, sell as you wish provided that payment is made on the spot."[44]

[44] *Muslim.*

Ribaa on items may occur in the following ways:

a) One sells one kind of item for the same kind, getting a superior quality of it for inferior quality of the same kind. For example;

Narrated Abu Said Al Khudri ﷺ: "Once Bilaal ﷺ brought *Barni* (i.e. a kind of dates) to the Prophet ﷺ and the Prophet ﷺ asked him:

مِنْ أَيْنَ هَذَا؟

"From where have you brought these?"

Bilal replied, "I had some inferior type of dates and exchanged two *Sas* of it for one *Sa* of Barni dates in order to give it to the Prophet ﷺ to eat." Thereupon the Prophet ﷺ said:

أَوَّهْ، عَيْنُ الرِّبَا، عَيْنُ الرِّبَا لَا تَفْعَلْ؛ وَلَكِنْ إِذَا أَرَدْتَ أَنْ تَشْتَرِيَ، فَبِعِ التَّمْرَ بِبَيْعٍ آخَرَ ثُمَّ اشْتَرِ بِهِ

"Beware! Beware! This is definitely Ribaa (usury)! This is definitely Ribaa (usury)! Don't do so, but if you want to buy (a superior kind of dates) sell the inferior dates for money and then buy the superior kind of dates with that money."[45]

b) Selling one kind of item for a different kind, for example, selling gold for silver or wheat for dates, when one item is present and the other is absent. This is due to the statement of the Messenger of Allaah ﷺ:

وَلَا تَبِيعُوا مِنْهَا غَائِبًا بِنَاجِزٍ

[45] *Al-Bukhaaree.*

"Do not sell from it (gold or silver) that is not present at the moment of exchange for (gold or silver) that is present."[

He ﷺ also said:

لَا بَأْسَ بِبَيْعِ الذَّهَبِ بِالْفَضَّةِ - وَالْفِضَّةُ أَكْثَرُهُمَا - يَدًا بِيَدٍ وَأَمَّا نَسِيئَةً فَلَا

"There is no Harm in selling gold for silver and silver for gold, in unequal weight, payment being made on the spot. Do not sell them if they are to be paid for later."[47]

d) Selling one kind for the same kind in equal amount, but one of them is absent and financed on credit. For example, selling gold for gold or dates for dates, equal in amount and in kind, although one kind is absent.

2. **Insurance:** Insurance has been the subject of discussion and research by scholars. The conclusion of the majority of them is that insurance is prohibited or *Haraam*, because commercial insurance contains the elements of *Gharar*, *Maysir* and *Ribaa*.

Gharar

According to scholars, *Gharar* is defined as deception through ignorance by one or more parties to a contract. Also, it is defined as a contract where the results are not known; hidden, or are of one of two possibilities where the frequent occurrence is the one that is more feared. Therefore, every contract of an open-ended nature contains some elements of *Gharar*.

[46] *Al-Bukhaaree.*

[47] *Abu Dawood.*

And the insurance contract is one of exchange whereby the insured pays a premium and the insurer provides compensation, but it is not known, at the time of consent for the contract, how much either side will eventually have to pay to the other, and therefore, the element of *Gharar* is present which voids the validity of the contract.

The Qur'aan says:

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم
بِٱلْبَٰطِلِ إِلَّآ أَن تَكُونَ تِجَٰرَةً عَن تَرَاضٍ مِّنكُمْ﴾

"O who you believe, do not eat property among you in a false way, except through trade by mutual consent." [*Surah An-Nisaa* (4):29]

Maysir

Maysir is a form of gambling. It is about getting something for nothing, or receiving profit without working for it. The Prophet ﷺ prohibited all forms of business dealings where monetary gains come from chance and speculation, and not from work.

Simplistically, the insurance contract is equated with gambling where if the danger happened, the insurer will lose. On the other hand, if the danger does not occur, the insured will lose. Today, the insurance company is the winner in most of the cases. Insurance companies rely heavily on statistics and past experiences to determine the cost to insure an unknown risk while making large profits.

Ribaa

One of the obvious forms of dealing in *Ribaa* is the giving

or receiving of interest. It is generally agreed upon, amongst scholars that interest whether on principal or late payment is *Ribaa*. Another form of *Ribaa* is the exchange of "elements of *Riba*" where there is a difference in time and/or quantity. A main type of the elements of *Ribaa* mentioned by the Prophet ﷺ, are gold for gold, silver for silver. By making an analogy, money is similar to gold and silver where it is a medium of exchange. Therefore, money is an element of *Ribaa* and in the contract of exchange between the insurer and the insured there is difference both in quantity and amount.

Thus, one can easily see that both types of *Ribaa* exist in the commercial insurance. It actually is dependent on *Ribaa* for its profits. *Riba* is present in all stages of the business, from the calculation of premiums to the payment of indemnity to the insured who has suffered a loss. Furthermore, the scholars argued that insurance companies give out loans and charge interest and this is *Riba*. Also, most of a conventional insurance company's funds that are collected in premiums are invested in fixed income (interest-bearing) securities such as bonds and treasury bills, only a small portion of its funds are invested in other areas. Since safety and the welfare of its clients/shareholders are the company's main concerns, it invests in these types of securities because it considers them "risk-free".

These are the main issues that make commercial insurance to be *Haraam* for the Muslim to get involved in. However, it should be noted that the scholars have also stated certain conditions under which one may be allowed to buy insurance. A state of *Dharoorah* or necessity is one such case. It is highly recommended that one consults with a scholar before committing to buying insurance; for "allowed situations" and "allowable conditions" can only be determined with qualified scholars.

3 When business transactions keep one preoccupied from performing worship:

That is, they take away from the time of the worship, such as when a person is busy buying and selling and holds back from praying in congregation in the *Masjid*, to the point that he misses it or misses part of it. This is forbidden.

Allaah says:

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ إِذَا نُودِيَ لِلصَّلَوٰةِ مِن يَوۡمِ ٱلۡجُمُعَةِ فَٱسۡعَوۡاْ
إِلَىٰ ذِكۡرِ ٱللَّهِ وَذَرُواْ ٱلۡبَيۡعَۚ ذَٰلِكُمۡ خَيۡرٞ لَّكُمۡ إِن كُنتُمۡ تَعۡلَمُونَ ○
فَإِذَا قُضِيَتِ ٱلصَّلَوٰةُ فَٱنتَشِرُواْ فِي ٱلۡأَرۡضِ وَٱبۡتَغُواْ مِن فَضۡلِ ٱللَّهِ
وَٱذۡكُرُواْ ٱللَّهَ كَثِيرٗا لَّعَلَّكُمۡ تُفۡلِحُونَ﴾

"O you who believe, when the prayer is called for on the Day of *Jumu'ah*, then rush to the Remembrance of Allaah and leave off the trading (commerce). That is better for you if you did but know. So when the prayer is finished then spread throughout the land and seek from Allaah's Bounty and remember Allaah much in order that you may be successful." [*Surah Al-Jumu'ah* (62):9-10]

And Allaah ﷻ says in another *Ayah*:

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ لَا تُلۡهِكُمۡ أَمۡوَٰلُكُمۡ وَلَآ أَوۡلَٰدُكُمۡ عَن
ذِكۡرِ ٱللَّهِۚ وَمَن يَفۡعَلۡ ذَٰلِكَ فَأُوْلَٰٓئِكَ هُمُ ٱلۡخَٰسِرُونَ﴾

"O you who believe! Do not let your wealth or your children divert you from the Remembrance of Allaah. And whoever does that, then such are the losers." [*Surah Al-*

Munaafiqoon (63):9]

Take note of Allaah's Saying: **"...then such are the losers."** He rules upon them that they are losers even though they may be wealthy, having amassed hoards of money – even if they may have many children. This is because their wealth and their children cannot replace what they missed out on from the Remembrance of Allaah. So even if they gain a profit or earn income in this world, they will still be losers in every sense of the word.

They can only be profiting in reality if they combine between these two good things. If they were to combine between the seeking of sustenance and the worship of Allaah, by buying and selling at its time and attending the prayer when it is time for prayer, then they would have combined between the good of this life and the good of the Hereafter. And they would have acted on Allaah's Saying:

﴿فَٱبْتَغُوا۟ عِندَ ٱللَّهِ ٱلرِّزْقَ وَٱعْبُدُوهُ﴾

"So seek your provision from Allaah and worship Him (alone)." [*Surah Al-Ankabut* (29):17]

and His ﷻ saying:

﴿فَإِذَا قُضِيَتِ ٱلصَّلَوٰةُ فَٱنتَشِرُوا۟ فِى ٱلْأَرْضِ وَٱبْتَغُوا۟ مِن فَضْلِ ٱللَّهِ وَٱذْكُرُوا۟ ٱللَّهَ كَثِيرًا لَّعَلَّكُمْ تُفْلِحُونَ﴾

"So when the prayer is finished then spread throughout the land and seek from Allaah's Bounty" [*Surah Al-Jumu'ah* (62):10]

Therefore, commerce is of two types – the commerce of the worldly life and the commerce of the next life (Hereafter). The

commerce of this life is with wealth and with earnings while the commerce of the next life is with righteous actions. Allaah says:

﴿يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ هَلۡ أَدُلُّكُمۡ عَلَىٰ تِجَٰرَةٖ تُنجِيكُم مِّنۡ عَذَابٍ أَلِيمٖ ○ تُؤۡمِنُونَ بِٱللَّهِ وَرَسُولِهِۦ وَتُجَٰهِدُونَ فِي سَبِيلِ ٱللَّهِ بِأَمۡوَٰلِكُمۡ وَأَنفُسِكُمۡۚ ذَٰلِكُمۡ خَيۡرٞ لَّكُمۡ إِن كُنتُمۡ تَعۡلَمُونَ ○ يَغۡفِرۡ لَكُمۡ ذُنُوبَكُمۡ وَيُدۡخِلۡكُمۡ جَنَّٰتٖ تَجۡرِي مِن تَحۡتِهَا ٱلۡأَنۡهَٰرُ وَمَسَٰكِنَ طَيِّبَةٗ فِي جَنَّٰتِ عَدۡنٖۚ ذَٰلِكَ ٱلۡفَوۡزُ ٱلۡعَظِيمُ ○ وَأُخۡرَىٰ تُحِبُّونَهَاۖ نَصۡرٞ مِّنَ ٱللَّهِ وَفَتۡحٞ قَرِيبٞۗ وَبَشِّرِ ٱلۡمُؤۡمِنِينَ﴾

"O you who believe, shall I not direct you to a trade (i.e. commerce) that will save you from a painful punishment? Believe in Allaah and His Messenger and strive hard and fight in the Cause of Allaah with your wealth and your lives. That will be better for you, if you but knew! (If you do so), He will forgive you your sins and admit you into Gardens under which rivers flow and pleasant dwellings in the gardens of *'Adn* (i.e. Paradise). That is indeed the great success. And He will also give you another (blessing), which you will love – help from Allaah and a near victory. So give glad tidings to the believers." [*Surah As-Saff* (61):10-13]

This is the immense commerce, which is profitable. So if the permissible commerce of this worldly life is attached to it, it becomes good upon good. But if a person limits his commerce to solely that of this worldly life while abandoning the commerce of the Hereafter, he becomes a loser, as Allaah says:

﴿فَأُوْلَٰٓئِكَ هُمُ ٱلۡخَٰسِرُونَ﴾

"...then such are the losers." [*Surah Al-Munaafiqoon* (63):9]

Therefore, if a person were to turn his attention to performing worship and establishing the prayer, and if he were to remember Allaah much, by doing what Allaah commanded him to do, Allaah would surely open the doors of sustenance for him. As a matter of fact, the prayer is a means for attaining sustenance (*Rizq*), as Allaah says:

﴿وَأْمُرْ أَهْلَكَ بِالصَّلَوٰةِ وَاصْطَبِرْ عَلَيْهَا ۖ لَا نَسْـَٔلُكَ رِزْقًا ۖ نَّحْنُ نَرْزُقُكَ ۗ وَالْعَـٰقِبَةُ لِلتَّقْوَىٰ﴾

"And command your family with prayer and be patient in offering them. We are not asking you to provide Us with sustenance (*Rizq*). (Rather), We will provide for you and the good end is for those who have *Taqwaa*." [*Surah Taa Haa* (20): 132]

So the prayer, which some people claim takes time away from them seeking after the *Rizq* (sustenance) and from buying and selling, is in fact the opposite of what they claim. It opens for them the door of provision, comfort and blessing. This is because the sustenance (*Rizq*) is in the Hand of Allaah. So if you were to turn your attention towards remembering Him and worshipping Him, He would facilitate and open the door of sustenance for you.

﴿وَاللَّهُ خَيْرُ الرَّٰزِقِينَ﴾

"And Allaah is the best of Providers." [*Surah Al-Jumu'ah* (62): 11]

Allaah ﷻ says, describing the worship of the believers:

﴿فِى بُيُوتٍ أَذِنَ اللَّهُ أَن تُرْفَعَ وَيُذْكَرَ فِيهَا اسْمُهُۥ يُسَبِّحُ لَهُۥ فِيهَا

بِٱلْغُدُوِّ وَٱلْآصَالِ ۝ رِجَالٌ لَّا تُلْهِيهِمْ تِجَٰرَةٌ وَلَا بَيْعٌ عَن ذِكْرِ ٱللَّهِ وَإِقَامِ ٱلصَّلَوٰةِ وَإِيتَآءِ ٱلزَّكَوٰةِ يَخَافُونَ يَوْمًا تَتَقَلَّبُ فِيهِ ٱلْقُلُوبُ وَٱلْأَبْصَٰرُ﴾

"In houses (*Masaajid*), which Allaah has ordered to be raised, and in which His name is mentioned. He is glorified therein during the mornings and the evenings. (They are) Men whom neither business nor commerce diverts them away from the Remembrance of Allaah, nor from performing the Prayer or giving the *Zakaat*. They fear a day when the hearts and the eyes will be overturned out of fear (of the horrors of the Day of Judgement)." [*Surah An-Noor* (24): 36-37]

In explanation of this *Ayah*, some of the *Salaf* said: "They (the *Sahaabah*) would buy and sell, but when one of them heard the *Mua'dhin* calling to prayer, and the scale was still in his hand, he would drop the scale and head out for the prayer." So as stated before, the point is that if the buying and selling preoccupies you from performing your prayer, then this commerce is forbidden and futile. And the money earned from it is *Haraam* (unlawful) and filthy.

4. **And from the forbidden types of business is: Selling a forbidden commodity.**

This is because when Allaah makes something forbidden, He also makes taking money for it forbidden[48], such as when

[48] Allaah's Messenger ﷺ said:

إِنَّ اللهَ إِذَا حَرَّمَ شَيْئًا حَرَّمَ ثَمَنَهُ

someone sells something that is forbidden to be sold. Allaah's Messenger ﷺ forbade that dead animals, *Khamr* (i.e. wine) [49], swine and statues[50] be sold. So whoever sells dead animals, i.e.

"Whatever Allaah has forbidden, its price is also forbidden." (*Ad-Daaraqutnee*).

[49] Narrated Abdullah bin Abbas رضي الله عنه "AbdurRahman bin Wa'alah As-Saba'i (who was an Egyptian) asked Abdullah bin Abbas رضي الله عنه about that which is extracted from the grapes, whereupon he said: "A person presented to Allaah's Messenger ﷺ a small water-skin of wine. Allaah's Messenger ﷺ said to him:

هَلْ عَلِمْتَ أَنَّ اللهَ عَزَّ وَجَلَّ حَرَّمَهَا

"Do you know that Allaah has forbidden it?"
He said: 'No' then whispered to another man. Allaah's Messenger ﷺ asked him what he had whispered? He said: I advised him to sell that, whereupon he (the Prophet ﷺ) said:

إِنَّ الَّذِي حَرَّمَ شُرْبَهَا حَرَّمَ بَيْعَهَا

"Verily He Who has forbidden its drinking has forbidden its sale also."
He (the narrator) said: He opened the waterskin until what was contained in it was spilt." (*Muslim*)

[50] Narrated Jabir bin Abdullah رضي الله عنه I heard Allaah's Messenger ﷺ, in the year of the Conquest of Makkah, saying:

إِنَّ اللهَ وَرَسُولَهُ حَرَّمَ بَيْعَ الْخَمْرِ، وَالْمَيْتَةِ، وَالْخِنْزِيرِ وَالأَصْنَامِ

"Allaah and His Messenger made illegal the trade of alcohol, dead animals, pigs and idols."
The people asked, "O Allaah's Messenger! What about the fat of dead animals, for it was used for greasing the boats and the hides; and people use it for lights?" He said:

لَا ، هُوَ حَرَامٌ

"No, it is illegal."
Allaah's Messenger ﷺ further said:

meat for which no prescribed *Zakaat* was given, then he has sold a dead animal and earned unlawful money. This goes the same for selling *Khamr*. What is meant by the word *Khamr* is everything that intoxicates, based on the Prophet's saying:

كُلُّ مُسْكِرٍ خَمْرٌ وَكُلُّ خَمْرٍ حَرَامٌ

"Every intoxicant is Khamr and every kind of Khamr is Haraam (unlawful)."[51]

And he cursed ten people with regard to *Khamr*, as is recorded in the authentic *Hadeeth*:

لَعَنَ اللهُ الْخَمْرَ وَشَارِبَهَا وَسَاقِيَهَا وَبَائِعَهَا وَمُبْتَاعَهَا وَعَاصِرَهَا وَمُعْتَصِرَهَا وَحَامِلَهَا وَالْمَحْمُولَةَ إِلَيْهِ

"Verily Allaah cursed Khamr *– the one who produces it and the one for whom it is produced, the one who sells it and the one who buys it, the one who drinks it and the one who earns from the sale of it, the one who carries it and the one who it is carried to, and the one who serves it."* [52]

Khamr is every type of intoxicant regardless of whether it is called *Khamr* or alcoholic beverages or liquor or wine or whiskey.

قَاتَلَ اللهُ الْيَهُودَ إِنَّ اللهَ عَزَّ وَجَلَّ لَمَّا حَرَّمَ عَلَيْهِمُ الشُّحُومَ جَمَّلُوهَا ثُمَّ بَاعُوهَا فَأَكَلُوا أَثْمَانَهَا

"May Allaah curse the Jews, for Allaah made the fat (of animals) illegal for them, yet they melted the fat and sold it and ate its price." (*Al-Bukhaaree*)

[51] *Abu Daawood.*

[52] *At-Tirmidhee.*

It doesn't matter if it is called by any of these or other names – changing the name does not change the fact that it is *Khamr*. It has been reported in a *Hadeeth* that:

إِنَّ نَاسًا مِنْ أُمَّتِي يَشْرَبُونَ الْخَمْرَ يُسَمُّونَهَا بِغَيْرِ اسْمِهَا

"Some of my people will assuredly drink wine calling it by another name."[53]

Also, what is worse than this is selling narcotics, such as *Hasheesh* and opium, as well as other types of drugs, which are being dealt out to the people in these days. So the one who sells it and deals in it is a criminal – in the eyes of the Muslims and in the eyes of the whole world. This is because drugs kill people, so it is like a destructive weapon. Therefore, anyone who sells drugs or distributes it or assists in its distribution – all of them fall under the curse of Allaah's Messenger ﷺ. And taking money from it is from the wickedest of acts and the most detestable of gains. Furthermore, the one who deals drugs deserves to be executed because he is one of those who cause mischief in the land.

The same goes for selling cigarettes and *Qaat*[54]. Cigarettes are harmful and they cause diseases to occur. In fact, all of the characteristics of *Khubth* (filth) are gathered together in cigarettes. There is no benefit in smoking in any way whatsoever. Its harms are many. The one with the worst kind of breath, the most despicable appearance and the most burdensome to accompany out of all people is the one who smokes cigarettes. If he sits next to you or he rides next to you in a car or on a plane, you feel constricted by the smoke he makes and its foul stench.

[53] *Abu Dawood.*

[54] Leaves that are chewed in Arabian lands.

The odour coming from his mouth is bad enough when he breathes in your face, so how much more so if he were to smoke in your presence and the cigarette smoke were to float in your face! The matter would be worse. So smoking is wicked from all perspectives and there isn't any benefit found in it. Therefore, it is forbidden without any hesitation or doubt. It is unlawful to smoke based on several perspectives, not just one. When one smokes, he throws away money and wastes time. Cigarettes disfigure the face, blacken the lips and stain the teeth.

As for the diseases that are caused by it, then they are many. Many people have been afflicted by it and yet they take it lightly and as something trivial. This is even to the point that some are suffering from its effects even though they never smoked and they hate smoking. However, they sold it to the people because they loved to make money any way they could. But these people don't know that this type of business spoils all of their earnings, because some of them mix the money they make from it with their business and so they spoil it, since (doing this) is forbidden and disobedience (to Allaah).

Sustenance is not to be sought from Allaah through disobeying Him. Rather, sustenance and provision are to be sought from Allaah by way of obeying Him. Whatever Allaah has ordained for you from *Rizq* (sustenance) will surely come to you. If you seek after it while being obedient to Allaah (in all that He commands and prohibits), He will facilitate and bless your wealth.

5. **Another type of forbidden business is:** Selling musical and entertainment instruments in all of their various forms, such as stringed instruments and wind instruments or musical appliances and all of the instruments that are used for that purpose, even if they are called by other names such as *"technical apparatuses."* So it is *Haraam* (unlawful) for the

Muslim to sell these instruments and appliances because it is an obligation to destroy them and not have any of them remain *in the lands of the Muslims. So if this is the case, how can they be sold? And how can one take money for them? This is from* the forbidden acts!

6. **And also from the forbidden types of business transactions is:** Selling tapes in which are recorded immoral songs, with the voices of male and female singers accompanied by music. And these songs consist of words that talk about lust, infatuation and craze for women. So it is forbidden (*Haraam*) to listen to, record and sell these songs. And taking money for it is considered unlawful earnings and illegal gains, which Allaah's Messenger ﷺ forbade severely since they spread evil and immorality. And they corrupt one's manners and transport evil into the homes of the Muslims.

7. **And from the forbidden types of business transactions is selling images (i.e. pictures, statues).**[55] The Prophet ﷺ forbade us from selling statues, and what was intended by statues was

[55] Narrated Jabir bin Abdullah ﷺ I heard Allaah's Messenger ﷺ, in the year of the Conquest of Makkah, saying:

إِنَّ اللهَ وَرَسُولَهُ حَرَّمَ بَيْعَ الْخَمْرِ، وَالْمَيْتَةِ، وَالْخِنْزِيرِ وَالأَصْنَامِ

"Allaah and His Messenger made illegal the trade of alcohol, dead animals, pigs and idols." (*Al-Bukhaaree*)

Narrated Aun bin Abu Juhaifah:

I saw my father buying a slave whose profession was cupping, and ordered that his instruments (of cupping) be broken. I asked him the reason for doing so. He replied, "Allaah's Messenger prohibited taking money for blood, the price of a dog, and the earnings of a slave-girl by prostitution; he cursed her who tattoos and her who gets tattooed, the eater of *Ribaa* (usury), and the maker of pictures." (*Al-Bukhaaree*)

(all life) images. This is because originally statues are based on image representations, regardless of whether it is representing horses, birds, animals or human beings. Everything that has a spirit (*Rooh*), then selling an image of it is *Haraam*, and the money made from it is *Haraam*.

The Prophet ﷺ cursed the image-makers and he informed us that they will be the ones with the worst and most severe punishment on the Day of Judgement. Likewise, it is not permissible to sell **magazines that are filled with pictures**, especially if these magazines contain immoral pictures (i.e. of naked women). This is because along with the fact that they contain pictures, which are forbidden, they also serve as *Fitnah* (temptation) and an incitement towards doing evil acts.

This is since when a man looks at a picture of a beautiful girl who is exposing some of her features or she is uncovering some of her body (i.e. naked), then most of the time this will rouse the man's desires. And these desires will lead this individual to commit lewd and criminal acts. This is exactly what the devils amongst mankind and the jinn hope for by the distribution and sale of these pictures.

Also, from a higher perspective, is **selling immoral movies** (such as pornographic films), especially videotapes, which the Muslim communities have poured into the arena of their homes. These movies display images of naked women in them as well as images of lewd and immoral sexual acts! These movies tempt and incite the young men and women and cause them to be raised upon loving this kind of immorality. Therefore, it is not permissible to sell these kinds of lewd films. Rather, it is binding upon you to prevent, destroy and distance these films away from the Muslim environments.

So anyone who opens a store to sell (or rent) these immoral videotapes, he has in fact opened a place for the disobedience of Allaah to be conducted and he has earned unlawful and illegal money, if he uses it or spends it on his family. Rather, he has opened up a place of *Fitnah* (mischief) and a fortress for the Devil.

8. **And from the forbidden types of business transactions is: Selling something, which the buyer will use towards committing *Haraam*.** So if the seller knows that the buyer will use the product he is buying to commit some forbidden act, then selling it to him is forbidden and void. This is because you will be assisting him upon sinfulness and transgression, and Allaah ﷻ says:

﴿وَتَعَاوَنُوا۟ عَلَى ٱلْبِرِّ وَٱلتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا۟ عَلَى ٱلْإِثْمِ وَٱلْعُدْوَٰنِ ۚ﴾

"And help one another towards piety and fearing of Allaah, and do not help one another towards sinfulness and transgression." [*Surah Al-Maa'idah* (5)*:* 2]

So for example, if someone buys grapes or dates for the purpose of making wine from them, or he buys a sword for the purpose of killing Muslims with it or for the purpose of committing highway robbery or to be tyrannical or a troublemaker and so on. Everyone that will use a product against what Allaah has forbidden or will use it in a way Allaah has forbidden, then selling that product to him is not permissible. This is if one knows for sure that the buyer will do that or he suspects for the most part that he will do that.

9. **And from the forbidden types of business transactions is: When a man sells something that he doesn't own**. For example, a man goes to a businessman looking for a specific product, but this businessman doesn't have this specific product. Yet

they both agree to a contract (for the sale of the product) and agree on the extent of the price (on the item) presently or in the future. And all the while, the product is not found in the possession of the businessman or the buyer. Then the businessman goes and buys this product and hands it over to the buyer after they already agreed to a price and they made a contract and determined the value as it relates to present terms or in the future.

So this kind of business transaction is *Haraam*. Why? Because he sold something he didn't own and he sold something before gaining possession of it, if the product was specified. As for if the product was not specified and its price was delayed, he actually sold a debt on credit. The Messenger of Allaah ﷺ forbade us from doing that, as was the case when Hakeem bin Hazaam ؓ came to him, saying: "O Messenger of Allaah, what if a man comes to me wanting to buy something from me, but I don't have it. Then I go to the marketplace and buy it for him?"

The Prophet ﷺ said:

لَا تَبِعْ مَا لَيْسَ عِنْدَكَ

"Do not sell what you don't have."[56]

This is a clear cut forbiddance, therefore it is not permissible for a person to sell some specified commodity unless he is in possession of it before making a contract on it, whether he will sell it right there or in the future.

It is not permissible to take this matter lightly. So whoever wants to sell something to the people, then he should store the products in his store or in his shop or in a warehouse or in the trunk of his

[56] *At-Tirmidhee.*

car or in his office, so that he can have the products ready with him. Then if some people who want to buy the products come to him, he can sell it to them directly or at a later time.

10. **And from the forbidden types of business transactions is: The *'Aynah* Transaction.**

What is the *'Aynah* transaction? It is when a product is sold to a person for a deferred price (i.e. a raised price to be paid later), then that same product is bought back from him at current value less than the deferred price for which it was given to him. So when the time comes in which the deferred payment is due, he pays his creditor in full. This is what is known as *Al-'Aynah* transaction. It is called *'Aynah* (i.e. derivate of *'Ayn* = same) because the same product that was sold is returned back to its owner. This is *Haraam* because it is deceiving someone into interest (*Ribaa*).

In reality, it is as if you are selling dollars at the current price for deferred dollars (i.e. to be given later), which are more than the original amount. And you are just using the product as a device or means to gaining this interest.[57] It is an obligation on you if you are owed money by someone, because you sold him some product for a deferred price that you let him sell it to someone else, or that you let him act freely in the matter – if he wishes he can keep it or if he wishes he can sell it to someone else, if he is

[57] **(Translator's Note:** Another example is if you sell an item that is worth $25 to someone for $50 because he will pay you next month and not now. This may be agreed because perhaps you feel the value of the item will go up by then. But for some reason, the buyer is short of money and wants to sell the item back to you, so he comes to you the next day and you make him sell it to you for the current market price, which is still $25. So when the date, next month, on which you agreed he would pay you the $50 comes, he pays you the money. So altogether you make $25 apart from the item, which is considered interest.)

in need of the money. The Prophet ﷺ said:

إِذَا تَبَايَعْتُمْ بِالْعِينَةِ وَأَخَذْتُمْ أَذْنَابَ الْبَقَرِ وَرَضِيتُمْ بِالزَّرْعِ وَتَرَكْتُمُ الْجِهَادَ، سَلَّطَ اللهُ عَلَيْكُمْ ذُلًّا لَا يَنْزِعُهُ حَتَّى تَرْجِعُوا إِلَى دِينِكُمْ

"When you deal with Al-'Aynah transactions and you hold onto the tails of cows and you are pleased with the agriculture, Allaah will send humiliation down upon you. He will not remove it from you until you return back to your Religion." [58]

11. **And from the forbidden types of business transactions is: An-Najash**. What is meant by *An-Najash* is when you display a product for sale in a public auction. Then a person comes and bids up the price of the item, but he doesn't intend to purchase the item, rather he only wants to raise the price for the customers intending to deceive the buyers. This is the same whether he agreed with the seller to do this or he did it on his own.

So whoever bids for a product and he doesn't want to buy it, rather he only wants to raise its price for the customers, then this person is a *Naajish*, who has opposed the prohibition of Allaah's Messenger ﷺ. Doing this is *Haraam*, as the Prophet ﷺ said:

وَلَا تَنَاجَشُوا

"And do not perform Najash on each other."[59]

So a person who has no desire or need for the item, he

[58] *Abu Dawood.*

[59] *Muslim.*

should not participate in the auction and not bid for it. Instead, he should leave the customers, who really desire the item, to outbid each other.

Perhaps a person may want to help the seller, and sympathy for the seller overcomes him. So he bids up the price of the item for the purpose of helping the seller – according to his perception. Or perhaps, the seller may agree with a group of his associates to create a crowd around the item for sale in order to draw the people's attention. These acts are considered from *Najash* and are *Haraam* because they are a means of deceiving the Muslims and a way of taking their money unjustly.

Also, the scholars of *Fiqh* have stated that what falls under *Najash* is when a seller tells his customer: "I bought this item for such-and-such price", lying about the price, so that the buyer may be fooled and buy the item at an increased value. Or it is when the seller says: "I was given this product at this price" or he says: "I received it for this much", lying about the price.

He only wants to fool the customers into bidding the price up to reach this alleged and false price, which he claims he spent for the item. This is from the *Najash*, which Allaah's Messenger ﷺ forbade. It is a treachery and deception of the Muslims, and it is lying and disloyalty, for which he will be accountable for before Allaah. So what is obligatory on the seller is that he reveals the truth if the buyer asks him how much he got it for. He must tell him the truth and not say that he attained it for this much money, lying about the price.

What also falls into the definition of *An-Najash* is if the people of the marketplace or the storeowners agree to not outbid one another when an item is presented for sale, for the purpose of forcing the owner to sell it for a (discounted) cheaper price. In

that case, they are all participating in this act, which is *Haraam*. And this is from *An-Najash*. It is also a form of taking the people's money unjustly.

12. **And from the forbidden types of business transactions is: When a Muslim conducts a sale on top of the sale of his brother**. The Prophet ﷺ said:

وَلَا يَبِيعُ عَلَى بَيْعِ أَخِيهِ

"And none of you should conduct a sale on top of the sale of his (Muslim) brother."[60]

How is this done? It is done, for example, when a person who wants to buy a certain product comes and buys it from one of the businessmen, who gives him the option to finalize the deal in two or three days or more. So in this case, it is not permissible for another businessman to come and interpose, saying to the buyer: "Leave this product. I will give you the same item, even better than it, for a cheaper price." This is *Haraam* because he is conducting a sale on top of the sale of his brother.

Therefore, so long as he sells him the item and gives him the option (to finalize the deal later), let him obtain it and do not interfere in the deal. If he wishes, he will take the product, and if he wishes, he will cancel the deal. So if he calls off the deal due to his own choice (i.e. not being coerced or influenced), then there is nothing preventing you from selling it to him (now).

(On the opposite end) conducting a purchase over his purchase is also *Haraam*. So if a Muslim comes and buys a product from one of the businessmen for a fixed price and is then given the option for a period of time (to finalize the deal), it is not permissible for

[60] *Muslim.*

another buyer to interfere by going to the businessman or the seller, saying: "I will buy that product from you for a higher price than that person bought it from you." This is *Haraam* because these kinds of transactions cause harm to the Muslims and violate their rights and puts hatred into their hearts (for one another).

This is since if a Muslim comes to know that you interfered in his transaction and you were the cause for ruining the deal that was between the two of them, he will be filled with hatred, spite and abhorrence for you. Or perhaps he may even supplicate against you, because you have oppressed him. And Allaah says:

﴿وَتَعَاوَنُوا۟ عَلَى ٱلْبِرِّ وَٱلتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا۟ عَلَى ٱلْإِثْمِ وَٱلْعُدْوَٰنِ ۚ﴾

"And help one another towards piety and fearing of Allaah, and do not help one another towards sinfulness and transgression." [*Surah Al-Maa'idah* (5): 2]

13. **And also from the business transactions that are forbidden is: The Deceptive Sale**. This is when you deceive your Muslim brother by selling him a product that has defects and you know about these defects yet you do not inform him about them. So this kind of sale is not permissible and it is from deception, swindling and fraud. It is obligatory on the seller to make these defects clear to the seller and to let him know about them. But if he fails to inform him about them, then this is from deception and swindling, which Allaah's Messenger ﷺ forbade in his saying:

الْبَيِّعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا ، فَإِنْ صَدَقَا وَبَيَّنَا بُورِكَ لَهُمَا فِي بَيْعِهِمَا ، وَإِنْ كَتَمَا وَكَذَبَا مُحِقَتْ بَرَكَةُ بَيْعِهِمَا

"The two persons conducting a business transaction are in

a state of goodness for as long as they do not separate from one another. So if they are both honest and open with one another, they are blessed in their transaction. But if they lie and conceal (the truth) from one another, the blessing of their transaction is wiped out."[61]

So it is obligatory upon us, O servants of Allaah, to be sincere. Allaah's Messenger ﷺ said:

الدِّينُ النَّصِيحَةُ

"The Religion is sincerity, the religion is sincerity, the religion is sincerity."

They (the Companions) said: "To whom, O Messenger of Allaah?" He ﷺ said:

لله وَلِكِتَابِهِ وَلِرَسُولِهِ مِثْلُهُ وَلِأَئِمَّةِ الْمُسْلِمِينَ وَعَامَّتِهِمْ

"To Allaah, to His Book, to His Messenger, to the Muslim leaders and the Muslim general masses."[62]

So the Muslim must be sincere. What is meant when one is sincere towards something is that he is free or absolved from certain things. So being sincere means being free from cheating (for example).

Once, the Messenger of Allaah ﷺ passed by a person selling some food in the marketplace who had his food in a pile. So the Prophet ﷺ put his noble hand inside the pile of food and found some wet portions in the bottom of the pile. So he said:

[61] *Muslim.*

[62] *Muslim.*

مَا هَذَا يَا صَاحِبَ الطَّعَامِ

"What is this, O owner of the food?"

He said: "The sky has affected it" – meaning the rain has affected some of it. So Allaah's Messenger ﷺ said:

أَفَلَا جَعَلْتَهُ فَوْقَ الطَّعَامِ حَتَّى يَرَاهُ النَّاسُ مَنْ غَشَّنَا فَلَيْسَ مِنَّا

"Then won't you make it visible so that the people can see it? Whoever cheats us (i.e. swindles Muslims) is not from us."[63]

This *Hadeeth* is considered one of the fundamental principles in conducting business transactions between the Muslims. So it is not permissible for a Muslim to conceal the defects. If his merchandise has a defect then he must make it visible so that the buyer sees it and is aware of it, and so that he could acquire the item for a price that is appropriate for this defect. He must not acquire the item for the price it would be if it were flawless, for then the seller would be deceiving, cheating, fooling and swindling, based on the saying of Allaah's Messenger ﷺ:

أَفَلَا جَعَلْتَهُ فَوْقَ الطَّعَامِ حَتَّى يَرَاهُ النَّاسُ مَنْ غَشَّنَا فَلَيْسَ مِنَّا

"Then won't you make it visible so that the people can see it? Whoever cheats us is not from us."

So O servants of Allaah! How much of swindling do you see in these days? How many times do you see people placing the defective items in the bottom of the containers and cases while placing the good items on the top – whether vegetables or food items? They purposely put the defective item in the bottom

[63] *Muslim.*

while putting the flawless item on the top. This is trickery, which is done intentionally.

14. Gambling

Allaah ﷻ says:

﴿يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓا۟ إِنَّمَا ٱلْخَمْرُ وَٱلْمَيْسِرُ وَٱلْأَنصَابُ وَٱلْأَزْلَـٰمُ رِجْسٌ مِّنْ
عَمَلِ ٱلشَّيْطَـٰنِ فَٱجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ﴾

"O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, *Al-Ansaab* (stone altars for sacrifices to idols, etc.), and *Al-Azlaam* (arrows for seeking luck or decision) are an abomination of *Shaytaan's* handiwork. So avoid (strictly all) that abomination, in order that you may be successful." [*Surah Al-Maa'idah* (5): 90]

Gambling was very common during the *Jaahiliyyah* (pre-Islamic days of Ignorance); in one of the most well-known forms of gambling, ten people would buy a camel, each paying an equal share, then they would throw down arrows – a form of drawing lots. Seven people would win unequal shares and three would be left empty-handed.

Nowadays there are many forms of gambling, including: lotteries and raffles, in which people pay money to buy numbers, then numbers are drawn for first prize, second prize, and so on for a variety of prizes. This is *Haraam*, even when it is supposedly done for charity. Buying a product which includes something unknown, or paying for a number for a draw which will decide who gets what.

Another modern form of gambling is insurance, such as life insurance, car insurance, product insurance, insurance against

fire or theft, third party insurance, comprehensive insurance, and so on. There are so many types of insurance that some singers even insure their voices!

All of the above are forms of gambling. Nowadays there are even clubs that are devoted exclusively to gambling, in which there are so-called "green tables" (roulette tables) just for people to commit this sin. Other forms of gambling include betting on horse races and other sports, fruit-machines and the like in amusement centres, and competitions in which the victors win prizes, as a group of scholars have stated.

15. Offering or accepting bribes

Giving a bribe to a *Qaadi* or judge to make him turn a blind eye to the truth or to make a false claim succeed is a sin, because it leads to oppression and injustice for the person who is in the right, and it spreads corruption. Allaah ﷻ says:

﴿وَلَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم بِٱلْبَٰطِلِ وَتُدْلُوا۟ بِهَآ إِلَى ٱلْحُكَّامِ
لِتَأْكُلُوا۟ فَرِيقًا مِّنْ أَمْوَٰلِ ٱلنَّاسِ بِٱلْإِثْمِ وَأَنتُمْ تَعْلَمُونَ﴾

"And eat up not one another's property unjustly, nor give bribery to the rulers that you may knowingly eat up a part of the property of others sinfully." [*Surah Al-Baqarah* (2): 188]

Abu Hurayrah ﷺ reported that the Prophet ﷺ said:

لَعَنَ اللهُ الرَّاشِي وَالْمُرْتَشِي فِي الْحُكْم

"Allaah has cursed those who give and accept bribes with regard to judging." [64]

[64] Ahmad

However, payments made in order to reach the truth or avert injustice when there is no other way of doing so are not included in this warning.

Bribery is so widespread nowadays that it is more of a source of income than the regular salary for some workers. Some companies even include bribes as a factor in their budgets, under a variety of headings, and some dealings cannot begin or end without the payment of a bribe. Much harm is caused to the poor and many safeguards are broken because of bribes. Bribery is a cause of corruption whereby employees act against their employers, and one can only get good service if one pays a bribe – the person who refuses to pay will get shoddy or late service, and people who come after him but are willing to pay will be served before him.

Because of bribery, a great deal of money which is due to employers ends up in the pockets of sales representatives and those responsible for making company purchases. It is little wonder, then that the Prophet ﷺ prayed to Allaah to deprive all those involved of His Mercy.

'Abdullah bin 'Amr ﷺ said: "The Messenger of Allaah ﷺ said:

لَعْنَةُ اللهِ عَلَى الرَّاشِي وَالْمُرْتَشِي

'The curse of Allaah be upon the one who gives a bribe and the one who accepts it." [65]

16. Accepting a gift in return for interceding

To have a position of high standing among people is one of the blessings of Allaah to His slave, if he is grateful. One way in which a person may give thanks for this blessing is by using his position

[65] *Ibn Maajah.*

to benefit other Muslims. This is part of the general meaning of the *Hadeeth*:

مَنِ اسْتَطَاعَ مِنْكُمْ أَنْ يَنْفَعَ أَخَاهُ؛ فَلْيَفْعَلْ

"Whoever among you is able to benefit his brother, then let him do so."[66]

The person who uses his position to benefit others by averting injustice or bringing some good, without doing anything that is *Haraam* or infringes on the rights of others, will be rewarded by Allaah, so long as his intention is sincere, as the Prophet ﷺ told us:

اشْفَعُوا تُؤْجَرُوا

"Intercede, you will be rewarded."[67]

It is not permitted to accept anything in return for this intercession or mediation. Evidence for this may be seen in the *Hadeeth* narrated by Abu Umaamah ﷺ:

مَنْ شَفَعَ لِأَخِيهِ بِشَفَاعَةٍ، فَأَهْدَى لَهُ هَدِيَّةً عَلَيْهَا، فَقَبِلَهَا، فَقَدْ أَتَى بَابًا عَظِيمًا مِنْ أَبْوَابِ الرِّبَا

"Whoever intercedes for someone then accepts a gift (in return for it), has committed a serious type of Ribaa." [68]

Some people offer the opportunity to benefit from their position, in return for a sum of money, in order to help someone

[66] *Muslim.*

[67] *Abu Dawood.*

[68] *Ahmad.*

get a job, or a transfer from one office or area to another, or treatment for the sick, etc. The soundest opinion is that this exchange is *Haraam*, because of the *Hadeeth* of Abu Umaamah quoted above, whose apparent meaning is that accepting such gifts is wrong, even if no agreement was previously made.[69]

The reward, which the doers of good will receive from Allaah on the Day of Judgement, should be sufficient. A man came to Al-Hasan bin Sahl asking him to intercede for him in some matter, which he did; then the man came to thank him. Al-Hasan bin Sahl said to him, "Why are you thanking us? We believe that *zakaat* is due on positions of rank just as it is due on wealth."[70]

It is worth pointing out here that there is a difference between hiring someone to do legal paperwork for you and paying him wages in return, which has to do with the legitimate hiring of labour, and using a person's position to intercede for you in return for money, which is *Haraam*.

17. Hiring someone & benefitting from his labour, then not paying him his wages

The Prophet ﷺ encouraged speedy payment of wages to people hired for their labour. He said:

أَعْطُوا الأَجِيرَ أَجْرَهُ قَبْلَ أَنْ يَجِفَّ عَرَقُهُ

"Give the hired man his wages before his sweat dries." [71]

One form of oppression or injustic e that is common in Muslim societies is the failure to give employees and workers their rights. This takes many forms, for example:

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[69] From the spoken statements of 'Abd Al-'Azeez bin Baaz.

[70] Ibn Muflih, *Al-Aadaab Al-Shar'iyyah*, 2176.

[71] *Ibn Maajah.*

- Denying an employee's rights in totality, where the employee has no proof of his rights. He may have lost his dues in this world, but he will not lose them before Allaah on the Day of Resurrection. So the oppressor who consumed the money due to the victim will be brought forth, and his victim will be given some of his *Hasanaat* in compensation (i.e. some of the oppressor's good deeds will be added to his victim's credit). If the *Hasanaat* are not enough, some of the victim's *Sayyi'aat* (bad deeds) will be added to the oppressor, then he will be thrown into Hell.[72]

[72] Narrated Abu Hurayrah ﷺ Allaah's Messenger ﷺ said:

أَتَدْرُونَ مَا الْمُفْلِسُ؟

"Do you know who is poor?"

They (the Companions of the Prophet) said: A poor man amongst us is one who has neither *Dirham* with him nor wealth. He (the Prophet ﷺ) said:

إِنَّ الْمُفْلِسَ مِنْ أُمَّتِي، مَنْ يَأْتِي يَوْمَ الْقِيَامَةِ بِصَلَاةٍ وَصِيَامٍ وَزَكَاةٍ، وَيَأْتِي قَدْ شَتَمَ هَٰذَا، وَقَذَفَ هَٰذَا، وَأَكَلَ مَالَ هَٰذَا، وَسَفَكَ دَمَ هَٰذَا، وَضَرَبَ هَٰذَا، فَيُعْطَىٰ هَٰذَا مِنْ حَسَنَاتِهِ وَهَٰذَا مِنْ حَسَنَاتِهِ، فَإِنْ فَنِيَتْ حَسَنَاتُهُ، قَبْلَ أَنْ يُقْضَىٰ مَا عَلَيْهِ، أُخِذَ مِنْ خَطَايَاهُمْ فَطُرِحَتْ عَلَيْهِ، ثُمَّ طُرِحَ فِي النَّارِ

"The poor of my Ummah would be he who would come on the Day of Resurrection with prayers and fasts and Zakaat but (he would find himself bankrupt on that day as he would have exhausted his funds of virtues) since he hurled abuses upon others, brought calumny against others and unlawfully consumed the wealth of others and shed the blood of others and beat others, and his virtues would be credited to the account of one (who suffered at his hand). And if his good deeds fall short to clear the

- Not giving the employee his full rights. Allaah says:

﴿وَيۡلٞ لِّلۡمُطَفِّفِينَ﴾

"**Woe to *al-Mutaffifeen* [those who give less in measure and weight (decrease the rights of others)].**" [*Surah Al-Mutaffifeen* (83): 1]

One example of this is the action of some bosses who bring workers from their homelands with a contract to pay a certain wage. Once the people are committed and have started to work for him, he goes and changes the contracts, altering them to state a lower wage than the one actually agreed upon. The employees stay because they have no choice and have no proof of their rights; all they can do is complain to Allaah. If the employer is a Muslim and the employee is not, this lowering of wages is a way of turning people away from the Straight Path, and he will carry his sin.

- Making the employee do extra work or put in longer hours, without paying him overtime or giving him any more than the basic salary.

- Some bosses delay payment of wages and pay up only after much struggle, complaining, chasing and court cases. Their aim may be to make the employee give up his claim to his rightful wages and stop asking; or they may want to invest this money, perhaps by lending it for interest. Meanwhile, the poor employee cannot buy his daily bread or send anything home to his needy wife and children for whose sake he left to work overseas.

Woe to those oppressors on that painful Day! Abu Hurayrah ﷺ

account, then his sins would be entered in (his account) and he would be thrown in the Hell-Fire." (*Muslim*)

reported that the Prophet ﷺ said:

قَالَ اللهُ تَعَالَى: ثَلَاثَةٌ أَنَا خَصْمُهُمْ يَوْمَ الْقِيَامَةِ: رَجُلٌ أَعْطَى بِي ثُمَّ غَدَرَ، وَرَجُلٌ بَاعَ حُرًّا فَأَكَلَ ثَمَنَهُ، وَرَجُلٌ اسْتَأْجَرَ أَجِيرًا فَاسْتَوْفَى مِنْهُ وَلَمْ يُعْطِهِ أَجْرَهُ

"Allaah says: 'There are three whom I will oppose on the Day of Resurrection: a man who gives his word, swearing by Me, then breaks it, a man who sells a free man into slavery and keeps the money, and a man who hires another and benefits from his labour, then does not pay him his wages." [73]

18. **Two conditions in one sale:** Narrated Abdullah bin Amr bin Al-'Aas ؓ: "The Messenger of Allaah ﷺ said:

لَا يَحِلُّ سَلَفٌ وَبَيْعٌ، وَلَا شَرْطَانِ فِي بَيْعٍ، وَلَا رِبْحُ مَا لَمْ يُضْمَنْ، وَلَا بَيْعُ مَا لَيْسَ عِنْدَكَ

"The provision of a loan combined with a sale is not allowable, nor two conditions relating to one transaction, nor the profit arising from something which is not in one's charge, nor selling what is not in your possession. "[74]

Another form of two conditions in one transaction is when a person says, "I will sell you this for ten right now, or for fifteen if it is on delayed credit". Narrated Abu Hurayrah ؓ The Prophet ﷺ said:

[73] *Al-Bukhaaree.*

[74] *Abu Dawood.*

مَنْ بَاعَ بَيْعَتَيْنِ فِي بَيْعَةٍ فَلَهُ أَوْكَسُهُمَا أَوِ الرِّبَا

"If anyone makes two transactions combined in one bargain, he should have the lesser of the two or it will involve usury."[75]

19. **Selling excess water:** Jabir bin Abdullah ﷺ narrated that Allaah's Messenger ﷺ prohibited the sale of excess water[76]. This is when one withholds surplus water than needed; no matter the source of water.

20. **Pebble throwing transaction:** Narrated Abu Hurayrah ﷺ"Allaah's Messenger ﷺ forbade a transaction determined by throwing stones, and the type which involves some uncertainty."[77]

21. **Stallions semen:** Ibn Umar ﷺ narrated that the Messenger of Allaah ﷺ forbade the sale of a stallion's semen.

22. **The price of a dog, prostitution and soothsaying:** Narrated Abu Mausd Al-Ansaree ﷺ: Allaah's Messenger ﷺ prohibited the price of a dog, the payment made to a prostitute, and the earnings of a soothsayer.[78]

23. **Townman selling for a rural dweller:** The Prophet ﷺ said:

لَا يَبِيعُ حَاضِرٌ لِبَادٍ، دَعُوا النَّاسَ يَرْزُقِ اللهُ بَعْضَهُمْ مِنْ بَعْضٍ

"A city dweller should not sell for a rural dweller. Leave the people alone. For Allaah provides sustenance to some of

[75] *Abu Dawood.*

[76] *Muslim.*

[77] *Muslim.*

[78] *Al-Bukhaaree.*

them through others."[79]

24. Hoarding: The Prophet ﷺ said:

لَا يَحْتَكِرُ إِلَّا خَاطِىءٌ

"None keeps goods till the prices rise but a sinner."[80]

25. Sales having uncertainty: Such as fish in water; fruit until ripe, what is in the womb of animals etc.

O Allaah suffice us with what You have made *Halaal* over that which You made *Haraam*, and (suffice us) with Your Bounty over that of others besides You. And forgive us, have mercy on us and accept our repentance. Verily, You are the One who accepts Repentance, the Bestower of Mercy.

[79] *Al-Bukhaaree & Muslim.*

[80] *Muslim.*

Chapter 3

Ways of Increasing Earnings

From the Book of Allaah and the *Sunnah* of His Messenger ﷺ, the Muslim has several ways by which he can increase his lawful earnings. From the ways are:

1) **Seeking Forgiveness**: The first point is seeking forgiveness from Allaah, as Prophet Nuh عليه السلام said to his people;

﴿فَقُلْتُ ٱسْتَغْفِرُوا۟ رَبَّكُمْ إِنَّهُۥ كَانَ غَفَّارًا ۝ يُرْسِلِ ٱلسَّمَآءَ عَلَيْكُم مِّدْرَارًا ۝ وَيُمْدِدْكُم بِأَمْوَٰلٍ وَبَنِينَ وَيَجْعَل لَّكُمْ جَنَّٰتٍ وَيَجْعَل لَّكُمْ أَنْهَٰرًا﴾

"I said (to them): 'Ask forgiveness from your Lord; verily he is Oft Forgiving. He will send rain to you in abundance. And give you increase in wealth and children, and bestow on you gardens, and bestow on you rivers...'"[*Surah An-Nuh* (71):10-13]

2) **Supplication:** Secondly by doing supplication like those who preceded us. The best example for that is Prophet Essa ﷺ, when he supplicated to Allaah saying:

﴿وَٱرۡزُقۡنَا وَأَنتَ خَيۡرُ ٱلرَّٰزِقِينَ﴾

"...and provide us sustenance, for You are the Best of sustainers.." [*Surah Ma'idah* (5): 114]

Also in the rain prayer (*Salat ul-Istisqaa'*), there is supplication that Allaah sends wholesome and healthy rain.

اللَّهُمَّ اسْقِنَا غَيْثًا مُغِيثًا مَرِيئًا مَرِيعًا، نَافِعًا غَيْرَ ضَارٍّ، عَاجِلًا غَيْرَ آجِلٍ

"O Allaah, send upon us helpful, wholesome and healthy rain, beneficial not harmful rain, now, not later." [81]

And Sulayman ﷺ supplicated:

﴿رَبِّ ٱغۡفِرۡ لِي وَهَبۡ لِي مُلۡكًا لَّا يَنۢبَغِي لِأَحَدٍ مِّنۢ بَعۡدِيٓۖ إِنَّكَ أَنتَ ٱلۡوَهَّابُ﴾

"My Lord! Forgive me, and bestow upon me a kingdom such as shall not belong to any other after me: Verily, You are the Bestower." [*Surah Saad* (38):35]

Also from the means of attaining extensive provision is seeking refuge from falling into poverty (*Faqr*). Narrated Abu Sa'id Al-Khudri ﷺ:

"One day the Messenger of Allaah ﷺ entered the mosque. He saw there a man from the *Ansaar* called Abu Umamah ﷺ. He ﷺ said:

[81] *Abu Dawood.*

يَا أَبَا أُمَامَةَ، مَا لِي أَرَاكَ جَالِسًا فِي الْمَسْجِدِ فِي غَيْرِ وَقْتِ الصَّلَاةِ

"What is the matter that I am seeing you sitting in the mosque when it is not time of prayer?"

He said: "I am entangled in cares and debts, O Messenger of Allaah." He ﷺ replied:

أَفَلَا أُعَلِّمُكَ كَلَامًا إِذَا أَنْتَ قُلْتَهُ أَذْهَبَ اللهُ عَزَّ وَجَلَّ هَمَّكَ وَقَضَى عَنْكَ دَيْنَكَ

"Shall I not teach you words by which, when you say them, Allaah will remove your care, and settle your debt?"

He said: "Why not, O Messenger of Allaah?" He ﷺ said:

قُلْ إِذَا أَصْبَحْتَ وَإِذَا أَمْسَيْتَ: اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَلِ، وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ، وَأَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ

"Say in the morning and evening: "O Allaah, I seek refuge in You from care and grief, I seek refuge in You from incapacity and slackness, I seek refuge in You from cowardice and niggardliness, and I seek refuge in You from being overcome by debt and being put in subjection by men.""[82]

He said: "When I did that Allaah removed my care and settled

[82] *Abu Dawood*. This *Hadeeth* is graded *Da'eef* in *Da'eef Sunan Abee Dawood* by Al-Albaanee. Arabic text and transliteration are as follows:

my debt."[83]

3) Taqwa: And from the means of attaining extensive provision is to have *Eemaan* in Allaah and to fear Him, as He ﷻ says:

﴿وَمَن يَتَّقِ ٱللَّهَ يَجْعَل لَّهُۥ مَخْرَجًا ۝ وَيَرْزُقْهُ مِنْ حَيْثُ لَا يَحْتَسِبُ﴾

"And whosoever fears Allaah and keeps his duty to Him, He will make a way for him to get out (from every difficulty). And He will provide him from (sources) he never could imagine." [*Surah Talaaq* (65): 2-3]

And He ﷻ says:

﴿وَلَوْ أَنَّ أَهْلَ ٱلْكِتَٰبِ ءَامَنُوا۟ وَٱتَّقَوْا۟ لَكَفَّرْنَا عَنْهُمْ سَيِّـَٔاتِهِمْ وَلَأَدْخَلْنَٰهُمْ جَنَّٰتِ ٱلنَّعِيمِ ۝ وَلَوْ أَنَّهُمْ أَقَامُوا۟ ٱلتَّوْرَىٰةَ وَٱلْإِنجِيلَ وَمَآ أُنزِلَ إِلَيْهِم مِّن رَّبِّهِمْ لَأَكَلُوا۟ مِن فَوْقِهِمْ وَمِن تَحْتِ أَرْجُلِهِم﴾

"And if only the people of the Scripture (Jews and Christians) had believed (in Muhammad) and warded off evil (sin, ascribing partners to Allaah) and had become *Al-Muttaqoon*

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْهَمِّ وَالْحَزَنِ وَأَعُوذُ بِكَ مِنَ الْعَجْزِ وَالْكَسَلِ، وَأَعُوذُ بِكَ مِنَ الْجُبْنِ وَالْبُخْلِ، وَأَعُوذُ بِكَ مِنْ غَلَبَةِ الدَّيْنِ وَقَهْرِ الرِّجَالِ

(Allaahumma innee auudhu bika mina -l-hammi wa -l-hazan, wa auudhu bika mina-l-ajzi wa -l-kasal, wa auudhu bika mina-l-bukh'li wa -l-jub'n, wa auudhu bika min-dh-dhala'i -d-daini wa galabati -r-rijaal)

[83] *Abu Dawood.*

(means pious and righteous persons who fear Allaah much (abstain from kinds of sins and evil deeds which He has forbidden), and love Allaah much (perform all kinds of good deeds which He has ordained) We would indeed have blotted out their sins and admitted them to Gardens of pleasure (in Paradise). And if only they had acted according to the Torah, and the Gospel, and what has (now) been sent down to them from their Lord (the Qur'aan), they would surely have gotten provision from above them and from underneath their feet." [*Surah Maa'idah* (5):65-66]

And He ﷻ says:

﴿وَلَوْ أَنَّ أَهْلَ ٱلْقُرَىٰٓ ءَامَنُوا۟ وَٱتَّقَوْا۟ لَفَتَحْنَا عَلَيْهِم بَرَكَـٰتٍ مِّنَ ٱلسَّمَآءِ وَٱلْأَرْضِ وَلَـٰكِن كَذَّبُوا۟ فَأَخَذْنَـٰهُم بِمَا كَانُوا۟ يَكْسِبُونَ﴾

"And if the people of the towns had believed and had the *Taqwa* (piety), certainly, We should have opened for them blessings from the heaven and the earth, but they belied (the Messengers). So, We took them (with punishment) for what they used to earn (polytheism and crimes, etc)." [*Surah Al-A'raaf* (7):96]

4) **Prayer:** The prayer is a means for attaining sustenance (*Rizq*), as Allaah says:

﴿وَأْمُرْ أَهْلَكَ بِٱلصَّلَوٰةِ وَٱصْطَبِرْ عَلَيْهَا ۖ لَا نَسْـَٔلُكَ رِزْقًا ۖ نَّحْنُ نَرْزُقُكَ ۗ وَٱلْعَـٰقِبَةُ لِلتَّقْوَىٰ﴾

"And command your family with prayer and be patient in offering them. We are not asking you to provide Us with sustenance (*Rizq*). (Rather), We will provide for you and the good end is for

those who have *Taqwaa*." [*Surah Taa Haa* (20):132]

So the prayer, which some people claim takes time away from them seeking after the *Rizq* (sustenance) and from buying and selling, is in fact the opposite of what they claim. It opens for them the door of provision, comfort and blessing. This is because the sustenance (*Rizq*) is in the Hand of Allaah. So if you were to turn your attention towards remembering Him and worshipping Him, He would facilitate and open the door of sustenance for you.

﴿وَٱللَّهُ خَيْرُ ٱلرَّٰزِقِينَ﴾

"And Allaah is the best of Providers." [*Surah Al-Jumu'ah* (62): 11]

5) **Giving Charity:** Likewise from the means of attaining extensive provision is to spend and give in charity, in the various avenues of good.

Allaah ﷻ says:

﴿وَمَآ أَنفَقْتُم مِّن شَىْءٍ فَهُوَ يُخْلِفُهُۥ ۖ وَهُوَ خَيْرُ ٱلرَّٰزِقِينَ﴾

"And whatsoever you spend of anything (in Allaah's Cause), He will replace it. And He is the Best of providers." [*Surah Saba* (34): 39]

And the Prophet ﷺ reporting from His Lord said:

أَنْفِقْ يَا ابْنَ آدَمَ أُنْفِقْ عَلَيْكَ

"Spend (from your wealth), O son of Adam, and I shall spend on you." [84]

[84] *Muslim.*

The Prophet ﷺ also said:

مَا مِنْ يَوْمٍ يُصْبِحُ الْعِبَادُ فِيهِ إِلَّا مَلَكَانِ يَنْزِلَانِ؛ فَيَقُولُ أَحَدُهُمَا: اللَّهُمَّ! أَعْطِ مُنْفِقًا خَلَفًا. وَيَقُولُ الآخَرُ: اللَّهُمَّ! أَعْطِ مُمْسِكًا تَلَفًا

"Every day two angels come down from Heaven and one of them says, 'O Allaah! Compensate every person who spends in Your cause,' and the other (angel) says, 'O Allaah! Destroy every miser.' " [85]

Likewise, giving charity, as a means of increasing lawful earnings is well known from what Abu Hurayrah ؓ reported that the Messenger of Allaah ﷺ said:

بَيْنَا رَجُلٌ بِفَلَاةٍ مِنَ الْأَرْضِ، فَسَمِعَ صَوْتًا فِي سَحَابَةٍ: اسْقِ حَدِيقَةَ فُلَانٍ. فَتَنَحَّىٰ ذَٰلِكَ السَّحَابُ، فَأَفْرَغَ مَاءَهُ فِي حَرَّةٍ، فَإِذَا شَرْجَةٌ مِنْ تِلْكَ الشِّرَاجِ قَدِ اسْتَوْعَبَتْ ذَٰلِكَ الْمَاءَ كُلَّهُ، فَتَتَبَّعَ الْمَاءَ، فَإِذَا رَجُلٌ قَائِمٌ فِي حَدِيقَتِهِ يُحَوِّلُ الْمَاءَ بِمِسْحَاتِهِ، فَقَالَ لَهُ: يَا عَبْدَ اللهِ! مَا اسْمُكَ؟ قَالَ: فُلَانٌ، لِلاسْمِ الَّذِي سَمِعَ فِي السَّحَابَةِ، فَقَالَ لَهُ: يَا عَبْدَ اللهِ! لِمَ سَأَلْتَنِي عَنِ اسْمِي؟ قَالَ: إِنِّي سَمِعْتُ صَوْتًا فِي

[85] *Al-Bukhaaree.*

السَّحَابِ الَّذِي هَٰذَا مَاؤُهُ يَقُولُ: اسْقِ حَدِيقَةَ فُلَانٍ، لِاسْمِكَ، فَمَا تَصْنَعُ فِيهَا؟ قَالَ: أَمَّا إِذْ قُلْتَ هَٰذَا، فَإِنِّي أَنْظُرُ إِلَىٰ مَا يَخْرُجُ مِنْهَا، فَأَتَصَدَّقُ بِثُلُثِهِ، وَآكُلُ أَنَا وَعِيَالِي ثُلُثًا، وَأَرُدُّ فِيهَا ثُلُثَهُ

"While a man was in the wilderness, he heard a voice from a cloud (commanding him): Irrigate the garden of so-and-so. After that the clouds floated aside and poured water on stony ground. It filled one of the channels of that land and the man followed the water until he found someone standing in the garden, busy changing the course of water with the help of a pickaxe.

He said to him: Servant of Allaah, what is your name? He said: So and so. It was that very name which he had heard from the clouds. He said to him: Servant of Allaah, why do you as me my name? He said: I heard a voice from the clouds from which the downpour has come, saying: Water the garden of so-and-so like your name. What do you do (for the favour) shown to you by Allaah in this matter?

He said: Now that you have asked I see what comes forth of its produce. I leave one-third as charity, and third I leave for myself and my family, and the other third, I return to it (the garden) as an investment."[86]

6) **Being grateful to Allaah:** From the means of attaining extensive provision is to be grateful to Allaah for His Blessings.

[86] *Muslim.*

As Allaah ﷻ says:

﴿وَإِذْ تَأَذَّنَ رَبُّكُمْ لَئِن شَكَرْتُمْ لَأَزِيدَنَّكُمْ وَلَئِن كَفَرْتُمْ إِنَّ عَذَابِي لَشَدِيدٌ﴾

"And (remember) when your Lord proclaimed: If you give thanks (by accepting Faith and worshipping none but Allaah ﷻ), will give you more (of My Blessing), but if you are thankless (i.e. disbelievers), verily! My Punishment is indeed severe." [*Surah Ibrahim* (14): 7]

7) **Joining the ties of kinship:** Likewise from the means of attaining extensive provision is to maintain the ties of the womb as the Prophet ﷺ has said:

مَنْ أَحَبَّ أَنْ يُبْسَطَ لَهُ فِي رِزْقِهِ وَيُنْسَأَ لَهُ فِي أَثَرِهِ، فَلْيَصِلْ رَحِمَهُ

"He who is desirous that their means of sustenance should be expanded, and that their ages may be lengthened, then he should join the ties of relationship (his mothers womb)."[87]

8) **Performing *Hajj* & *Umrah*:** Furthermore, from the means of attaining extensive provision is to follow the *Hajj* by *Umrah*, as the Prophet ﷺ said:

تَابِعُوا بَيْنَ الْحَجِّ وَالْعُمْرَةِ، فَإِنَّهُمَا يَنْفِيَانِ الْفَقْرَ وَالذُّنُوبَ كَمَا يَنْفِي الْكِيرُ خَبَثَ الْحَدِيدِ

"Try to follow the Hajj by Umrah, as these will banish both poverty (Faqr) and sins, like the bellows clear the iron

[87] *Al-Bukhaaree.*

from slag"[88]

9) Tawakkul: And from the means of attaining extensive provision is sincerely relying upon Allaah (*At- Tawakkul*). As is related on the authority of Messenger of Allaah ﷺ:

لَوْ أَنَّكُمْ كُنْتُمْ تَوَكَّلْتُمْ عَلَى اللهِ حَقَّ تَوَكُّلِهِ لَرَزَقَكُمْ كَمَا تُرْزَقُ الطَّيْرُ تَغْدُو خِمَاصًا وَتَرُوحُ بِطَانًا

"If you truly relied upon Allaah, He would provide sustenance for you, as He provides sustenance for the birds. They go out in the morning with their stomachs empty, and return filled in the evening."[89]

And let not the slave of Allaah forget to take the right means of earnings. As Allaah has ordered;

﴿فَٱمْشُوا۟ فِى مَنَاكِبِهَا وَكُلُوا۟ مِن رِّزْقِهِۦ ۖ وَإِلَيْهِ ٱلنُّشُورُ﴾

"So, walk in the path thereof and eat of His provision, and to Him will be the Resurrection." [*Surah Mulk* (67): 15]

Moreover, Allaah ﷻ says;

﴿وَءَاخَرُونَ يَضْرِبُونَ فِى ٱلْأَرْضِ يَبْتَغُونَ مِن فَضْلِ ٱللَّهِ﴾

"... Others traveling through the land, seeking of Allaah's Bounty". [*Surah Al-Muzzammil* (73): 20]

10) Constant Worship: Abu Hurayrah ﷺ stated that the Prophet ﷺ said:

[88] *At-Tirmidhee.*

[89] *At-Tirmidhee.*

إِنَّ اللهَ يَقُولُ: يَا ابْنَ آدَمَ تَفَرَّغْ لِعِبَادَتِي أَمْلَأْ صَدْرَكَ غِنًى، وَأَسُدَّ فَقْرَكَ، وَإِنْ لَا تَفْعَلْ مَلَأْتُ يَدَيْكَ شُغْلًا، وَلَمْ أَسُدَّ فَقْرَكَ

"Allaah says, 'O son of Adam! Take time out to constantly worship Me, I will fill your chest with richness, and remove your poverty. And if you do not do so, I will make your hands filled with occupation, and will not remove your poverty.'"[90]

11) Emigrating: Allaah ﷻ says:

﴿وَمَن يُهَاجِرْ فِي سَبِيلِ ٱللَّهِ يَجِدْ فِي ٱلْأَرْضِ مُرَٰغَمًا كَثِيرًا وَسَعَةً ۚ وَمَن يَخْرُجْ مِنۢ بَيْتِهِۦ مُهَاجِرًا إِلَى ٱللَّهِ وَرَسُولِهِۦ ثُمَّ يُدْرِكْهُ ٱلْمَوْتُ فَقَدْ وَقَعَ أَجْرُهُۥ عَلَى ٱللَّهِ ۗ وَكَانَ ٱللَّهُ غَفُورًا رَّحِيمًا﴾

"He who emigrates (from his home) in the cause of Allaah, will find on the earth many dwelling places and plenty (to live by). And whosoever leaves his home as an emigrant unto Allaah and His Messenger, and death overtakes him, then his reward is surely incumbent upon Allaah. And Allaah is ever Oft-Forgiving, Most Merciful." [*Surah An-Nisaa'* (4):100]

12) Marriage: Allaah ﷻ says:

﴿وَأَنكِحُوا۟ ٱلْأَيَٰمَىٰ مِنكُمْ وَٱلصَّٰلِحِينَ مِنْ عِبَادِكُمْ وَإِمَآئِكُمْ ۚ إِن يَكُونُوا۟ فُقَرَآءَ يُغْنِهِمُ ٱللَّهُ مِن فَضْلِهِۦ ۗ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ﴾

"And marry those among you who are single (male and female) and (also marry) the pious of your (male) slaves and

[90] *At-Tirmidhee.*

maid servants (female slaves). If they are poor, Allaah will enrich them out of His Bounty. And Allaah is sufficient for His creatures' needs, All-Knowing." [*Surah An-Noor* (24):32].

And the Prophet ﷺ said:

ثَلاثَةٌ؛ حَقٌّ عَلَى اللهِ عَوْنُهُمْ: الْمُجَاهِدُ في سَبِيلِ اللهِ، والْمُكَاتَبُ الَّذِي يُرِيدُ الأَدَاءَ، والنَّاكِحُ الَّذِي يُرِيدُ الْعَفَافَ

"Three people have a right upon Allaah that they should be helped: the one who desires to get married, seeking chastity; the slave that desires to be freed (by paying his master a pre-agreed amount of money); and the fighter in the way of Allaah."[91]

The Prophet ﷺ gave us a practical example of this (marrying people even when they are poor) when he married the woman who came to give herself to him to a man who did not have anything except a single garment![92]

The Companions would always encourage others to get

[91] *At-Tirmidhee.*

[92] Narrated Sahl bin Sad ﷺ: A lady came to Allaah's Messenger and said, "O Allaah's Messenger! I have come to you to offer myself to you." He raised his eyes and looked at her and then lowered his head. When the lady saw that he did not make any decision, she sat down.
On that, a man from his companions got up and said, "O Allaah's Messenger! If you are not in need of this woman, then marry her to me."
Allaah's Messenger said:

هَلْ عِنْدَكَ مِنْ شَيْءٍ تُصْدِقُهَا؟

"Do you have anything to offer her?"
He replied. "No, by Allaah, O Allaah's Messenger!" The Prophet ﷺ said to him:

married. Abu Bakr As-Siddiq رضي الله عنه is reported to have said, "Obey

فَالْتَمِسْ شَيْئًا

"Go to your family and see if you can find something."
The man went and returned, saying, "No, by Allaah, O Allaah's Messenger! I have not found anything." The Prophet ﷺ said:

فَالْتَمِسْ وَلَوْ خَاتَمًا مِنْ حَدِيدٍ

"Try to find something, even if it is an iron ring."
He went again and returned, saying, "No, by Allaah, O Allaah's Messenger, not even an iron ring, but I have this waist sheet of mine." The man had no upper garment, so he intended to give her, half his waist sheet. So Allaah's Messenger ﷺ said:

إِنَّكَ إِنْ أَعْطَيْتَهَا إِزَارَكَ جَلَسْتَ وَلَا إِزَارَ لَكَ

"What would she do with your waist sheet? If you wear it, she will have nothing of it over her body, and if she wears it, you will have nothing over your body."
So that man sat for a long period and then got up, and Allaah's Messenger ﷺ saw him going away, so he ordered somebody to call him. When he came, the Prophet ﷺ asked him:

هَلْ مَعَكَ مِنَ الْقُرآنِ شَيْءٌ

"How much of the Qur'aan do you know?"
He replied, "I know such *Surat* and such *Surat* and such *Surat*," and went on counting it. The Prophet ﷺ asked him:

"Can you recite it by heart?"
He replied, "Yes." The Prophet ﷺ said:

زَوَّجْتُكَهَا عَلَى مَا مَعَكَ مِنَ القُرآنِ

"Go, I have married this lady to you for the amount of the Qur'aan you know by heart." (*Al-Bukhaaree*)

Allaah in what He has commanded you to do by getting married: He will then fulfil His Promise to you to make you rich." He then recited the above *Ayah* [*Surah An-Noor* (24):32].

And Umar bin Al-Khattab ﵁ said, "Seek richness through marriage!" Likewise, Abdullah bin Masud ﵁ said, "Find richness by getting married." And Abdullah bin Abbas ﵁ said, "Allaah has commanded (the Muslims) to get married, and He has encouraged and enticed them for it. So He has commanded them to marry off their free-men and slaves (i.e. all those under their protection), and He has promised them richness as a result (of this)."

And it has been narrated that Umar bin Al-Khattab ﵁ once remarked, "I have never seen anything stranger than a man who does not seek richness through marriage, even though Allaah ﷻ has promised as a result of it (i.e. marriage) what He has promised: '**... if they are poor, then Allaah will enrich them out of His Bounty!**"[93]

13) **Supporting the Islamic Students of Knowledge:** Anas bin Malik ﵁ reported: "There were two brothers (that lived) at the time of the Prophet ﷺ. One of them would come to the Prophet ﷺ, whereas the other one would seek his sustenance (by working). So the one who used to seek his sustenance complained to the Prophet ﷺ about his brother. The Prophet ﷺ replied:

لَعَلَّكَ تُرْزَقُ بِهِ

'It is possible that you are provided your Rizq *because of him!'*[94]

[93] See *Al-Durr Al-Manthur*, v. 5, pps. 8081.

[94] *At-Tirmidhee.*

14) Kindness to the poor: The Prophet ﷺ said:

فَإِنَّمَا تُرْزَقُونَ وَتُنْصَرُونَ بِضُعَفَائِكُمْ

"The only reason that you are provided sustenance and aided in victory is because of your weak"[95]

15) Honesty in dealings: The Prophet ﷺ said:

الْبَيِّعَانِ بِالْخِيَارِ مَا لَمْ يَتَفَرَّقَا ، فَإِنْ صَدَقَا وَبَيَّنَا بُورِكَ لَهُمَا فِي بَيْعِهِمَا ، وَإِنْ كَتَمَا وَكَذَبَا مُحِقَتْ بَرَكَةُ بَيْعِهِمَا

"The two parties of a transaction have the right (to annul the contract) as long as they do not separate (from each other). So, if they were truthful (to one another), and honest in explaining (the defects of an item), then they will be blessed in their transaction. But if they lied, and hid (the defects of an item) then the blessings of their transaction are destroyed!"[96]

16) Making the Hereafter one's main concern: The Prophet ﷺ said:

مَنْ كَانَتِ الدُّنْيَا هَمَّهُ، فَرَّقَ اللهُ عَلَيْهِ أَمْرَهُ، وَجَعَلَ فَقْرَهُ بَيْنَ عَيْنَيْهِ، وَلَمْ يَأْتِهِ مِنَ الدُّنْيَا إِلَّا مَا كُتِبَ لَهُ. وَمَنْ كَانَتِ الآخِرَةُ نِيَّتَهُ، جَمَعَ اللهُ لَهُ أَمْرَهُ، وَجَعَلَ غِنَاهُ فِي قَلْبِهِ،

[95] *Ahmad.*

[96] *Muslim.*

وَأَتَتْهُ الدُّنْيَا وَهِيَ رَاغِمَةٌ

"Whoever puts this world as his only (and primary) goal, then Allaah will divide his affairs for him, and He will place poverty right before his very eyes, and nothing will come to him of this world except that which was already written (i.e., prẹ-destined) for him. But whoever made the Hereafter his goal, then Allaah will gather his affairs for him, and He will place richness in his heart, and the world will come to him conquered and submissive."[97]

17) **Keeping Away from sins:** Ibn Umar ﷺ narrated that the Messenger of Allaah ﷺ said:

يَا مَعْشَرَ الْمُهَاجِرِينَ! خَمْسٌ إِذَا ابْتُلِيتُمْ بِهِنَّ، وَأَعُوذُ بِاللهِ أَنْ تُدْرِكُوهُنَّ: لَمْ تَظْهَرِ الْفَاحِشَةُ فِي قَوْمٍ قَطُّ، حَتَّى يُعْلِنُوا بِهَا، إِلَّا فَشَا فِيهِمُ الطَّاعُونُ وَالْأَوْجَاعُ الَّتِي لَمْ تَكُنْ مَضَتْ فِي أَسْلَافِهِمُ الَّذِينَ مَضَوْا. وَلَمْ يَنْقُصُوا الْمِكْيَالَ وَالْمِيزَانَ، إِلَّا أُخِذُوا بِالسِّنِينَ وَشِدَّةِ الْمَؤُونَةِ وَجَوْرِ السُّلْطَانِ عَلَيْهِمْ. وَلَمْ يَمْنَعُوا زَكَاةَ أَمْوَالِهِمْ، إِلَّا مُنِعُوا الْقَطْرَ مِنَ السَّمَاءِ، وَلَوْلَا الْبَهَائِمُ لَمْ يُمْطَرُوا. وَلَمْ يَنْقُضُوا عَهْدَ اللهِ وَعَهْدَ رَسُولِهِ، إِلَّا سَلَّطَ اللهُ عَلَيْهِمْ عَدُوًّا مِنْ غَيْرِهِمْ، فَأَخَذُوا بَعْضَ مَا فِي أَيْدِيهِمْ. وَمَا لَمْ تَحْكُمْ

[97] *Ibn Maajah.*

أَئِمَّتُهُمْ بِكِتَابِ اللهِ، وَيَتَخَيَّرُوا مِمَّا أَنْزَلَ اللهُ، إِلَّا جَعَلَ اللهُ بَأْسَهُمْ بَيْنَهُمْ

"O Muhajiroon (those who migrated from Makkah to Madinah), beware of five traits:

If ever immorality spreads in a community and there is no sense of shame on its occurrence or mentioning it and people talk about it as if nothing bad has taken place, diseases, which were not present in the time of their forefathers and earlier generations will spread among them.

If they decrease the measure and weight of sold grains or food, they will be overcome by poverty, their provisions will decrease and their ruler will be unjust.

If they refrain from paying Zakaah due on their properties, they will be deprived of rain, unless they get it only for the sake of their cattle.

If they renounce their commitment to Allaah and His Messenger, they will be governed by an enemy who is a stranger to them and who will take away some of what they possess.

If their rulers do not rule according to Allaah's Book, they will be afflicted by civil war.

Allaah forbid that these should happen to you." [98]

18) Striving to achieve the goal: Allaah ﷻ says:

[98] *Ibn Maajah.*

﴿وَمِن رَّحْمَتِهِۦ جَعَلَ لَكُمُ ٱلَّيْلَ وَٱلنَّهَارَ لِتَسْكُنُوا۟ فِيهِ وَلِتَبْتَغُوا۟ مِن فَضْلِهِۦ وَلَعَلَّكُمْ تَشْكُرُونَ﴾

"It is out of His Mercy that He has put for you night and day, that you may rest therein (during the night) and that you may seek His Bounty (during the day), and in order that you may be grateful." [*Surah Qasas* (28): 73]

And He ﷻ says:

﴿وَمِنْ ءَايَٰتِهِۦ مَنَامُكُم بِٱلَّيْلِ وَٱلنَّهَارِ وَٱبْتِغَآؤُكُم مِّن فَضْلِهِۦٓ ۚ إِنَّ فِى ذَٰلِكَ لَءَايَٰتٍ لِّقَوْمٍ يَسْمَعُونَ﴾

"And among His Signs is the sleep that you take by night and by day, and your seeking of His Bounty. Verily, in that are indeed signs for a people who listen." [*Surah Ar-Ruum* (30):23]

And in another Verse, He ﷻ says:

﴿رَّبُّكُمُ ٱلَّذِى يُزْجِى لَكُمُ ٱلْفُلْكَ فِى ٱلْبَحْرِ لِتَبْتَغُوا۟ مِن فَضْلِهِۦٓ ۚ إِنَّهُۥ كَانَ بِكُمْ رَحِيمًا﴾

"Your Lord is He Who drives the ship for you through the sea, in order that you may seek of His Bounty. Truly! He is Ever Most Merciful towards you." [*Surah Al-Isra* (17): 66]

So there are a number of causes for one who is searching to be wealthy and prosperous.

And Allaah is the Giver of success, and the One Who guides to the correct path.

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